



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** GOLDMAN SACHS GROUP, INC., THE

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 1,555,994,000

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**GOLDMAN SACHS GROUP, INC., THE**  
**200 WEST STREET**  
  
**NEW YORK, NY 10282**

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BHC Name

City/State

## Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	1,559,758,000	1,338,399,333	1,370,360,500	1,118,903,250	970,901,250
Net income (\$000)	9,935,000	17,700,000	21,635,000	9,459,000	8,466,000
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	0.50	2.79	1	0.47	2.65	0	0.48	2.60	0	0.43	2.77	2	0.46	3.01	3
+ Non-interest income	2.66	0.94	93	4.18	1.09	96	3.85	1.04	96	3.54	1.21	93	3.32	1.32	89
– Overhead expense	1.97	2.18	42	2.46	2.21	70	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49
– Provision for credit losses	0.15	0.10	74	0	-0.12	78	0.03	-0.09	78	0.26	0.51	19	0.10	0.15	42
+ Securities gains (losses)	0	0	45	0.02	0.01	81	0.01	0.01	79	0.03	0.02	68	0.02	0.01	82
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	9	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.04	1.46	12	2.21	1.76	79	1.99	1.66	75	1.13	1.04	54	1.12	1.56	16
Net operating income	0.85	1.10	16	1.76	1.34	83	1.58	1.26	80	0.85	0.81	48	0.87	1.19	16
Net income	0.85	1.10	16	1.76	1.34	83	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	1.50	3.36	3	0.96	3.12	3	0.93	3.06	3	1.29	3.55	3	2.37	4.41	3
Interest expense	0.98	0.35	91	0.46	0.26	86	0.43	0.25	86	0.84	0.52	83	1.88	1.08	89
Net interest income (tax equivalent)	0.52	3.01	1	0.50	2.85	0	0.50	2.80	0	0.45	3.01	2	0.48	3.33	3
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.26	0.09	87	0.16	0.12	66	0.19	0.11	74	0.70	0.27	90	0.46	0.21	87
Earnings coverage of net loan and lease losses (X)	28.40	36.38	53	86.96	26.30	87	66.87	39.72	75	13.44	22.91	52	19.06	24.40	60
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.14	1.17	92	1.58	1.32	75	1.58	1.23	80	2.19	1.58	81	1.07	0.83	78
Allowance for loan and lease losses / Total loans and leases	1.99	1.15	90	1.48	1.30	69	1.44	1.20	74	2.08	1.55	80	0.98	0.81	70
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.06	0.39	97	2.73	0.58	99	2.45	0.49	99	3.98	0.71	99	3.32	0.57	98
30–89 days past due loans and leases / Total loans and leases	0.40	0.33	69	0.33	0.29	66	0.51	0.32	78	0.42	0.39	67	0.45	0.43	64
<b>Liquidity and Funding</b>															
Net noncore funding dependence	1.04	5.89	31	21.48	-3.31	93	15.71	-2.33	90	60.61	3.20	97	87.87	14.45	96
Net short-term noncore funding dependence	-90.90	0.87	1	-90.50	-9.17	3	-90.09	-7.71	2	-55.96	-4.76	4	-65.73	3.38	3
Net loans and leases / Total assets	15.34	63.09	2	15.41	58.81	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4
<b>Capitalization</b>															
Tier 1 leverage ratio	6.94	9.22	6	7.30	9.07	7	7.30	8.98	9	8.08	9.13	18	8.73	9.76	21
Holding company equity capital / Total assets	7.67	9.68	20	7.37	10.79	6	7.51	10.71	8	8.25	11.16	10	9.09	12.43	11
Total equity capital (including minority interest) / Total assets	7.72	9.81	18	7.48	10.91	4	7.57	10.82	7	8.39	11.29	11	9.27	12.57	11
Common equity tier 1 capital / Total risk-weighted assets	14.34	11.79	85	14.05	12.64	74	14.08	12.42	75	14.14	12.38	82	13.28	12.17	77
Net loans and leases / Equity capital (X)	2	6.64	3	2.09	5.47	2	2.22	5.53	2	1.90	5.58	3	1.61	5.21	5
Cash dividends / Net income	26.97	31.93	37	10.77	27.22	17	12.62	28.27	19	24.72	42.30	27	24.85	33.12	33
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	7.81	6.04	65	27.49	9.51	93	25.88	10.50	87	17.12	16.68	55	6.57	9.26	52
Equity capital	12.22	-3.83	86	14.73	7.52	83	14.59	7.46	83	6.28	6.99	52	0.09	10.49	10
Net loans and leases	7.36	14.48	30	42.89	-0.66	96	33.66	3.36	94	25.66	9.07	86	14.66	9.10	78
Noncore funding	1.05	36.20	28	30.48	-21.64	95	27.17	-14.79	92	8.54	-12.18	74	11.40	6.59	65
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	13.56	0.48	97	11.22	0.55	97	8.62	0.57	97	18.01	0.77	96	26.64	1.02	97
Long-term debt / Equity capital	153.45	11.91	98	187.25	10.65	98	188.77	10.95	98	179.48	13.56	98	185.81	13.04	98
Equity investment in subsidiaries / Equity capital	112.64	104.01	82	110.37	103.15	84	110.33	103.22	81	110.69	102.81	88	108.46	103.22	76
Cash from ops + noncash items + op expense / Op expense + dividends	-144.46	118.32	3	398.67	155.61	93	282.69	154.48	88	185.08	147.24	75	124.74	190.27	28

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	8,394,000	5,059,000	6,990,000	6,315,000	8,129,000	65.92	133.23
Income from lease financing receivables.....	7,000	6,000	8,000	8,000	10,000	16.67	40.00
Fully taxable income on loans and leases.....	8,401,000	5,065,000	6,998,000	6,323,000	8,139,000	65.86	133.10
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	8,401,000	5,065,000	6,998,000	6,323,000	8,139,000	65.86	133.10
Investment interest income (tax equivalent).....	940,000	378,000	502,000	461,000	429,000	148.68	2664.71
Interest on balances due from depository institutions.....	1,394,000	-4,000	-18,000	249,000	1,220,000		139.11
Interest income on other earning assets.....	6,141,000	3,757,000	4,760,000	6,687,000	12,019,000	63.45	18.69
Total interest income (tax equivalent).....	16,876,000	9,196,000	12,242,000	13,720,000	21,807,000	83.51	79.63
Interest on time deposits of \$250K or more.....	235,000	59,000	84,000	195,000	246,000	298.31	1858.33
Interest on time deposits < \$250K.....	448,000	338,000	427,000	871,000	937,000	32.54	28.37
Interest on foreign office deposits.....	453,000	156,000	205,000	419,000	469,000	190.38	253.91
Interest on other deposits.....	1,840,000	424,000	587,000	901,000	1,917,000	333.96	297.41
Interest on other borrowings and trading liabilities.....	7,809,000	3,200,000	4,047,000	6,165,000	13,230,000	144.03	43.87
Interest on subordinated debt and mandatory convertible securities.....	224,000	258,000	300,000	387,000	577,000	-13.18	-50.44
Total interest expense.....	11,009,000	4,435,000	5,650,000	8,938,000	17,376,000	148.23	61.14
Net interest income (tax equivalent).....	5,867,000	4,761,000	6,592,000	4,782,000	4,431,000	23.23	128.91
Non-interest income.....	31,146,000	41,926,000	52,796,000	39,571,000	32,240,000	-25.71	37.46
Adjusted operating income (tax equivalent).....	37,013,000	46,687,000	59,388,000	44,353,000	36,671,000	-20.72	46.75
Overhead expense.....	23,073,000	24,668,000	31,938,000	29,227,000	24,973,000	-6.47	37.53
Provision for credit losses.....	1,743,000	14,000	358,000	2,854,000	990,000		449.84
Securities gains (losses).....	0	187,000	187,000	319,000	181,000	-100.00	
Other tax equivalent adjustments.....	0	0	-1,000	0	0		
Pretax net operating income (tax equivalent).....	12,197,000	22,192,000	27,278,000	12,591,000	10,889,000	-45.04	50.08
Applicable income taxes.....	2,021,000	4,319,000	5,409,000	3,020,000	2,117,000	-53.21	11.66
Tax equivalent adjustments.....	259,000	83,000	117,000	27,000	64,000	212.05	1892.31
Applicable income taxes (tax equivalent).....	2,280,000	4,402,000	5,526,000	3,047,000	2,181,000	-48.21	25.07
Minority interest.....	-18,000	90,000	117,000	85,000	242,000		
Net income before discontinued operations, net of minority interest.....	9,935,000	17,700,000	21,635,000	9,459,000	8,466,000	-43.87	59.88
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	9,935,000	17,700,000	21,635,000	9,459,000	8,466,000	-43.87	59.88
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	9,917,000	17,790,000	21,752,000	9,544,000	8,708,000	-44.26	57.31
Investment securities income (tax equivalent).....	940,000	378,000	502,000	461,000	429,000	148.68	2664.71
US Treasury and agency securities (excluding mortgage-backed securities).....	642,000	284,000	369,000	419,000	346,000	126.06	6320.00
Mortgage-backed securities.....	31,000	8,000	11,000	14,000	19,000	287.50	287.50
All other securities.....	267,000	86,000	122,000	28,000	64,000	210.47	1568.75
Cash dividends declared.....	2,679,000	1,906,000	2,730,000	2,338,000	2,104,000	40.56	110.78
Common.....	2,323,000	1,589,000	2,287,000	1,795,000	1,544,000	46.19	162.49
Preferred.....	356,000	317,000	443,000	543,000	560,000	12.30	-7.77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.44	3.12	3	0.92	2.90	3	0.89	2.85	3	1.23	3.27	3	2.25	4	4
Less: Interest expense .....	0.94	0.33	91	0.44	0.24	87	0.41	0.23	86	0.80	0.48	85	1.79	0.98	89
Equals: Net interest income (tax equivalent) .....	0.50	2.79	1	0.47	2.65	0	0.48	2.60	0	0.43	2.77	2	0.46	3.01	3
Plus: Non-interest income .....	2.66	0.94	93	4.18	1.09	96	3.85	1.04	96	3.54	1.21	93	3.32	1.32	89
Equals: adjusted operating income (tax equivalent) .....	3.16	3.77	15	4.65	3.80	86	4.33	3.70	86	3.96	4.04	50	3.78	4.41	22
Less: Overhead expense .....	1.97	2.18	42	2.46	2.21	70	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49
Less: Provision for credit losses .....	0.15	0.10	74	0	-0.12	78	0.03	-0.09	78	0.26	0.51	19	0.10	0.15	42
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	45	0.02	0.01	81	0.01	0.01	79	0.03	0.02	68	0.02	0.01	82
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	9	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.04	1.46	12	2.21	1.76	79	1.99	1.66	75	1.13	1.04	54	1.12	1.56	16
Less: Applicable income taxes (tax equivalent) .....	0.19	0.34	12	0.44	0.41	68	0.40	0.38	64	0.27	0.23	61	0.22	0.36	14
Less: Minority interest .....	0	0	3	0.01	0	91	0.01	0	90	0.01	0	89	0.02	0	91
Equals: Net operating income .....	0.85	1.10	16	1.76	1.34	83	1.58	1.26	80	0.85	0.81	48	0.87	1.19	16
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.85	1.10	16	1.76	1.34	83	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16
Memo: Net income (last four quarters) .....	0.90	1.10	19	1.72	1.30	84	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16
Net income—BHC and noncontrolling (minority) interest .....	0.85	1.11	14	1.77	1.35	83	1.59	1.27	80	0.85	0.83	49	0.90	1.20	16
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	96.19	92.93	86	95.54	93.09	78	95.67	93.08	80	95.40	92.32	84	94.96	91.05	88
Average interest-bearing funds / Average assets .....	58.42	60.58	49	58.34	61.98	37	58.63	61.99	40	57.98	64.06	24	57.52	65.57	19
Interest income (tax equivalent) / Average earning assets .....	1.50	3.36	3	0.96	3.12	3	0.93	3.06	3	1.29	3.55	3	2.37	4.41	3
Interest expense / Average earning assets .....	0.98	0.35	91	0.46	0.26	86	0.43	0.25	86	0.84	0.52	83	1.88	1.08	89
Net interest income (tax equivalent) / Average earning assets .....	0.52	3.01	1	0.50	2.85	0	0.50	2.80	0	0.45	3.01	2	0.48	3.33	3
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.56	4.24	77	3.29	4.07	12	3.29	4.01	13	3.88	4.27	26	6.07	5.09	89
Interest-bearing bank balances .....	0.70	0.79	35	0	0.13	2	-0.01	0.14	2	0.20	0.27	33	1.27	2.04	14
Federal funds sold and reverse repos .....	0.54	1.05	27	-0.26	0.25	2	-0.28	0.25	2	0.11	0.68	17	1.57	2.44	20
Trading assets .....	1.32	0.57	74	1.38	0.45	80	1.36	0.45	81	1.48	0.60	75	1.94	0.99	71
Total earning assets .....	1.48	3.33	3	0.95	3.09	3	0.92	3.04	3	1.28	3.51	3	2.36	4.36	3
Investment securities (tax equivalent) .....	1.66	1.96	19	0.99	1.77	5	0.98	1.77	4	1.29	2.25	2	2.44	2.76	24
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.07	1.38	27	0.79	1.23	23	0.76	1.14	26	1.12	1.75	23	1.94	2.32	27
Mortgage-backed securities .....	22.02	1.87	99	1.53	1.55	50	1.61	1.57	53	1.97	2.05	38	2.55	2.61	45
All other securities .....	13.47	2.89	97	5.17	2.85	92	5.22	2.81	92	4.11	3.24	81		4.06	
Interest-bearing deposits .....	1.05	0.35	94	0.44	0.22	88	0.42	0.21	89	0.97	0.53	89	2.09	1.10	94
Time deposits of \$250K or more .....	1.14	0.61	91	0.56	0.70	35	0.51	0.66	34	1.44	1.42	47	3.91	1.96	99
Time deposits < \$250K .....	1.22	0.58	90	0.98	0.67	82	0.94	0.62	82	1.66	1.36	73	2.11	1.82	68
Other domestic deposits .....	1.06	0.31	96	0.34	0.16	88	0.33	0.15	88	0.74	0.36	92	2.23	0.93	98
Foreign deposits .....	0.80	0.52	85	0.29	0.12	81	0.28	0.14	74	0.80	0.42	82	1.34	1.19	56
Federal funds purchased and repos .....	0.88	0.88	58	0.03	0.18	16	0	0.17	9	0.53	0.62	57	2.75	1.86	83
Other borrowed funds and trading liabilities .....	1.20	1.55	30	1.05	1.29	40	1.04	1.27	40	1.32	1.50	42	1.76	2.38	19
All interest-bearing funds .....	1.61	0.54	98	0.76	0.38	90	0.70	0.37	88	1.38	0.74	91	3.11	1.49	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	31,146,000	41,926,000	52,796,000	39,571,000	32,240,000
Fiduciary activities income	90,000	76,000	102,000	92,000	89,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	14,904,000	20,382,000	23,840,000	17,904,000	13,419,000
Investment banking fees and commissions	14,987,000	18,934,000	25,568,000	19,341,000	15,490,000
Insurance activities revenue	3,000	0	0	-1,000	1,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	62,000	1,000	1,000	0	0
Net securitization income	136,000	267,000	356,000	218,000	321,000
Net gains (losses) on sales of loans, OREO, other assets	-108,000	944,000	1,308,000	440,000	1,457,000
Other non-interest income	1,072,000	1,322,000	1,621,000	1,577,000	1,463,000
Total overhead expenses	23,073,000	24,668,000	31,938,000	29,227,000	24,973,000
Personnel expense	11,384,000	14,473,000	17,719,000	13,309,000	12,353,000
Net occupancy expense	955,000	919,000	1,238,000	1,205,000	1,360,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	122,000	82,000	112,000	130,000	157,000
Other operating expenses	10,612,000	9,194,000	12,869,000	14,583,000	11,103,000
Fee income on mutual funds and annuities	1,256,000	979,000	1,318,000	1,428,000	1,274,000
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	805,293,000	746,280,000	780,321,000	496,049,000	420,954,000
Number of equivalent employees	49,100	43,000	43,900	40,500	38,300
Average personnel expense per employee	231.85	336.58	403.62	328.62	322.53
Average assets per employee	31,766.97	31,125.57	31,215.50	27,627.24	25,349.90

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	4.03	2.43	75	2.34	2.14	57	2.50	2.17	58	3.61	2.02	75	3.95	2.72	71
Overhead expenses / Net Interest Income + non-interest income	62.78	58.02	69	52.93	58.85	23	53.89	59.28	25	65.94	62.28	67	68.22	61.29	78
<b>Percent of Average Assets</b>															
Total overhead expense	1.97	2.18	42	2.46	2.21	70	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49
Personnel expense	0.97	1.20	18	1.44	1.23	74	1.29	1.21	64	1.19	1.30	39	1.27	1.41	38
Net occupancy expense	0.08	0.22	6	0.09	0.24	8	0.09	0.23	8	0.11	0.26	6	0.14	0.28	10
Other operating expenses	0.92	0.73	82	0.92	0.72	81	0.95	0.72	84	1.31	0.94	82	1.16	0.97	76
Overhead less non-interest income	-0.69	1.22	0	-1.72	1.08	1	-1.52	1.10	0	-0.92	1.25	1	-0.75	1.32	0
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	62.34	57.55	70	52.84	58.34	25	53.78	58.83	27	65.90	61.82	68	68.10	60.64	79
Personnel expense	30.76	31.86	40	31	32.89	31	29.84	32.93	29	30.01	32.36	31	33.69	32.39	56
Net occupancy expense	2.58	5.98	9	1.97	6.26	6	2.08	6.23	6	2.72	6.58	6	3.71	6.52	10
Other operating expenses	29	19.14	92	19.87	18.68	59	21.86	19.18	70	33.17	22.28	86	30.71	21.20	88
Total non-interest income	84.15	24.10	99	89.80	28.20	99	88.90	27.67	99	89.22	28.83	97	87.92	29.23	96
Fiduciary activities income	0.24	2.13	32	0.16	2.27	29	0.17	2.20	31	0.21	2.09	30	0.24	1.97	34
Service charges on domestic deposit accounts	0	3.30	1	0	3.25	1	0	3.27	1	0	3.27	2	0	3.88	3
Trading revenue	40.27	0.57	99	43.66	0.68	99	40.14	0.62	99	40.37	1.28	99	36.59	1.18	99
Investment banking fees and commissions	40.49	2.15	98	40.56	2.46	98	43.05	2.58	98	43.61	2.46	97	42.24	3.54	96
Insurance activities revenue	0.01	0.36	36	0	0.38	11	0	0.36	11	0	0.41	0	0	0.47	27
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.17	1.23	40	0	0.56	24	0	0.60	24	0	0.01	42	0	0.28	21
Net securitization income	0.37	0	97	0.57	0.01	96	0.60	0.01	96	0.49	0	96	0.88	0.01	97
Net gain (loss) - sales of loans, OREO, and other assets	-0.29	1.19	9	2.02	3.64	43	2.20	3.30	48	0.99	3.92	37	3.97	1.86	82
Other non-interest income	2.90	8.80	11	2.83	9.39	6	2.73	9.27	5	3.56	9.65	10	3.99	10.04	12
Overhead less non-interest income	-21.81	32.79	0	-36.97	29.67	0	-35.12	30.52	0	-23.32	31.93	0	-19.82	31.06	0
Applicable income taxes / Pretax net operating income (tax equivalent)	16.57	21.50	11	19.46	21.49	25	19.83	21.18	33	23.99	18.63	85	19.44	20.56	39
Applicable income tax + TE / Pretax net operating income + TE	18.69	23.57	6	19.84	23.11	12	20.26	22.67	15	24.20	21.18	74	20.03	23.23	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

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Peer #

## Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	32,485,000	31,197,000	37,323,000	26,608,000	27,640,000	4.13	45.54
Commercial and industrial loans	46,436,000	32,643,000	40,287,000	32,172,000	28,292,000	42.25	97.30
Loans to individuals	29,980,000	17,933,000	22,221,000	14,021,000	10,925,000	67.18	575.53
Loans to depository institutions and acceptances of other banks	164,000	202,000	254,000	152,000	152,000	-18.81	-11.35
Agricultural loans	19,000	8,000	8,000	13,000	22,000	137.50	-64.15
Other loans and leases	134,469,000	143,701,000	147,198,000	113,247,000	79,518,000	-6.42	126.69
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	243,553,000	225,684,000	247,291,000	186,213,000	146,549,000	7.92	121.71
Less: Allowance for loan and lease losses	4,846,000	3,332,000	3,573,000	3,874,000	1,441,000	45.44	556.64
Net loans and leases	238,707,000	222,352,000	243,718,000	182,339,000	145,108,000	7.36	118.77
Debt securities that reprice or mature in over 1 year	85,463,000	48,555,000	52,032,000	49,962,000	23,538,000	76.01	3180.73
Mutual funds and equity securities	20,000	34,000	38,000	26,000	25,000	-41.18	81.82
Subtotal	324,190,000	270,941,000	295,788,000	232,327,000	168,671,000	19.65	190.16
Interest-bearing bank balances	272,018,000	198,992,000	248,237,000	142,914,000	121,869,000	36.70	156.67
Federal funds sold and reverse repos	378,791,000	399,840,000	384,641,000	250,274,000	221,469,000	-5.26	25.98
Debt securities that reprice or mature within 1 year	10,968,000	1,161,000	1,520,000	1,238,000	1,256,000	844.70	1178.32
Trading assets	400,536,000	416,599,000	394,820,000	420,953,000	384,712,000	-3.86	27.87
Total earning assets	1,386,503,000	1,287,533,000	1,325,006,000	1,047,706,000	897,977,000	7.69	66.55
Non-interest-bearing cash and due from depository institutions	8,847,000	9,863,000	9,866,000	11,772,000	12,504,000	-10.30	-23.73
Premises, fixed assets, and leases	9,986,000	9,835,000	9,819,000	9,823,000	8,848,000	1.54	59.78
Other real estate owned	143,000	258,000	207,000	320,000	554,000	-44.57	-83.75
Investment in unconsolidated subsidiaries	717,000	430,000	486,000	278,000	194,000	66.74	209.05
Intangible and other assets	149,800,000	135,320,000	118,608,000	93,142,000	72,919,000	10.70	90.28
Total assets	1,555,994,000	1,443,237,000	1,463,990,000	1,163,040,000	992,996,000	7.81	67.28
Quarterly average assets	1,583,377,000	1,409,595,000	1,466,244,000	1,151,357,000	983,909,000	12.33	70.80
Average loans and leases (YTD)	245,909,000	205,000,000	212,887,500	163,053,250	133,992,500	19.96	150.98
<b>Memoranda</b>							
Loans held-for-sale	16,843,000	14,948,000	20,505,000	9,211,000	12,100,000	12.68	180.16
Loans not held-for-sale	226,710,000	210,736,000	226,786,000	177,002,000	134,449,000	7.58	118.33
Real estate loans secured by 1-4 family	16,876,000	17,207,000	19,415,000	13,493,000	13,835,000	-1.92	43.44
Commercial real estate loans	12,945,000	10,930,000	14,831,000	9,998,000	10,155,000	18.44	68.84
Construction and land development	3,791,000	5,025,000	4,350,000	4,078,000	3,374,000	-24.56	190.05
Multifamily	805,000	876,000	1,572,000	1,325,000	331,000	-8.11	161.36
Nonfarm nonresidential	8,349,000	5,029,000	8,909,000	4,595,000	6,450,000	66.02	37.95
Real estate loans secured by farmland	39,000	38,000	38,000	36,000	14,000	2.63	
Total investment securities	96,451,000	49,750,000	53,590,000	51,226,000	24,819,000	93.87	2676.37
U.S. Treasury securities	94,338,000	46,710,000	50,298,000	48,361,000	24,039,000	101.97	3664.49
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	167,000	664,000	646,000	739,000	755,000	-74.85	-77.37
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	1,926,000	2,342,000	2,608,000	2,100,000	0	-17.76	
Mutual funds and equity securities	20,000	34,000	38,000	26,000	25,000	-41.18	81.82
Available-for-sale securities	48,054,000	44,527,000	48,883,000	45,931,000	19,002,000	7.92	1646.78
U.S. Treasury securities	46,128,000	42,185,000	46,275,000	43,831,000	19,002,000	9.35	1740.70
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		-100.00
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	1,926,000	2,342,000	2,608,000	2,100,000	0	-17.76	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-1,531,000	231,000	171,000	335,000	140,000		
Available-for-sale securities appreciation (depreciation)	-3,893,000	-264,000	-660,000	614,000	57,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	32,744,000	10,398,000	8,281,000	1,632,000	0	214.91	1200.91

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**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	32,000	22,000	16,000	8,000	6,000	45.45	540.00
NOW, ATS and transaction accounts	150,370,000	109,459,000	121,403,000	77,781,000	4,874,000	37.38	6652.13
Time deposits less brokered deposits < \$250K	-26,225,000	-13,428,000	-17,953,000	-5,472,000	-6,576,000		
MMDA and other savings accounts	100,321,000	80,402,000	92,956,000	69,035,000	87,036,000	24.77	51.61
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	224,498,000	176,455,000	196,422,000	141,352,000	85,340,000	27.23	309.18
Time deposits of \$250K or more	19,560,000	19,506,000	25,559,000	11,707,000	8,808,000	0.28	1346.75
Foreign deposits	71,565,000	78,130,000	80,494,000	53,561,000	39,198,000	-8.40	147.54
Federal funds purchased and repos	203,221,000	208,807,000	212,345,000	148,143,000	132,590,000	-2.68	104.33
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	5,152,000	4,752,000	6,730,000	6,085,000	0	8.42	
Other borrowings w/remaining maturity of 1 year or less	51,923,000	50,810,000	47,374,000	55,126,000	53,592,000	2.19	-2.23
Other borrowings w/remaining maturity over 1 year	235,064,000	237,429,000	246,804,000	207,695,000	202,768,000	-1.00	14.73
Brokered deposits < \$250K	78,663,000	58,801,000	61,583,000	53,110,000	56,344,000	33.78	65.91
Noncore funding	665,148,000	658,235,000	680,889,000	535,427,000	493,300,000	1.05	52.87
Trading liabilities	232,046,000	203,865,000	181,234,000	154,831,000	109,176,000	13.82	98.87
Subordinated notes and debentures + trust preferred securities	12,797,000	18,468,000	16,892,000	19,959,000	18,308,000	-30.71	-29.04
Other liabilities	301,363,000	278,288,000	277,758,000	213,865,000	194,813,000	8.29	37.86
Total liabilities	1,435,852,000	1,335,311,000	1,353,195,000	1,065,434,000	900,937,000	7.53	70.27
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	10,703,000	9,953,000	10,703,000	11,203,000	11,203,000	7.54	-4.46
Common stock	9,000	9,000	9,000	9,000	9,000	0.00	0.00
Common surplus	64,510,000	60,294,000	60,607,000	59,147,000	58,078,000	6.99	13.88
Retained earnings	139,067,000	128,631,000	131,811,000	112,947,000	106,465,000	8.11	48.01
Accumulated other comprehensive income	-1,872,000	-1,956,000	-2,068,000	-1,434,000	-1,484,000		
Other equity capital components	-93,127,000	-90,634,000	-91,136,000	-85,940,000	-84,006,000		
Total holding company equity capital	119,290,000	106,297,000	109,926,000	95,932,000	90,265,000	12.22	38.24
Noncontrolling (minority) interest in subsidiaries	852,000	1,629,000	869,000	1,674,000	1,794,000	-47.70	50.00
Total equity capital, including minority interest	120,142,000	107,926,000	110,795,000	97,606,000	92,059,000	11.32	38.32
Total liabilities and capital	1,555,994,000	1,443,237,000	1,463,990,000	1,163,040,000	992,996,000	7.81	67.28
<b>Memoranda</b>							
Non-interest-bearing deposits	674,000	545,000	637,000	563,000	398,000	23.67	96.50
Interest-bearing deposits	393,612,000	332,347,000	363,421,000	259,167,000	189,292,000	18.43	197.74
Total deposits	394,286,000	332,892,000	364,058,000	259,730,000	189,690,000	18.44	197.48
Long-term debt that reprices within 1 year	90,942,000	87,431,000	88,827,000	85,920,000	89,375,000	4.02	8.06
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	109,926,000	95,932,000	95,932,000	90,265,000	90,185,000		
Accounting restatements	0	0	0	-638,000	12,000		
Net income	9,935,000	17,700,000	21,635,000	9,459,000	8,466,000		
Net sale of new perpetual preferred stock	0	-1,225,000	-476,000	0	4,000		
Net sale of new common stock	2,164,000	1,116,000	1,430,000	1,046,000	1,209,000		
Sale of treasury stock	20,000	11,000	11,000	11,000	12,000		
Less: Purchase of treasury stock	2,000,000	4,700,000	5,200,000	1,928,000	5,335,000		
Changes incident to business combinations	1,730,000	0	0	0	2,000		
Less: Dividends declared	2,679,000	1,906,000	2,730,000	2,338,000	2,104,000		
Change in other comprehensive income	196,000	-522,000	-634,000	50,000	-2,177,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,000	-109,000	-42,000	5,000	-9,000		
Holding company equity capital, ending balance	119,290,000	106,297,000	109,926,000	95,932,000	90,265,000		

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### Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	2.09	39.88	3	2.16	36.06	3	2.55	36.25	3	2.29	36.22	5	2.78	37.78	7
Commercial and industrial loans	2.98	11.23	9	2.26	11.11	6	2.75	10.76	7	2.77	13.52	8	2.85	12.02	10
Loans to individuals	1.93	3.58	54	1.24	3.60	48	1.52	3.36	53	1.21	3.40	47	1.10	4.20	36
Loans to depository institutions and acceptances of other banks	0.01	0.02	80	0.01	0.02	83	0.02	0.02	84	0.01	0.03	79	0.02	0.04	73
Agricultural loans	0	0.19	30	0	0.21	25	0	0.18	25	0	0.19	27	0	0.24	30
Other loans and leases	8.64	4.52	80	9.96	4.26	88	10.05	4.47	87	9.74	4.63	82	8.01	5.01	74
Net loans and leases	15.34	63.09	2	15.41	58.81	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4
Debt securities over 1 year	5.49	18.76	6	3.36	18.32	6	3.55	19.46	5	4.30	15.55	7	2.37	14.60	7
Mutual funds and equity securities	0	0.05	30	0	0.05	34	0	0.06	32	0	0.05	34	0	0.06	34
Subtotal	20.83	83.05	0	18.77	78.17	0	20.20	79.22	0	19.98	78.16	2	16.99	79.65	2
Interest-bearing bank balances	17.48	3.61	95	13.79	9.37	75	16.96	8.50	88	12.29	7.51	81	12.27	3.06	96
Federal funds sold and reverse repos	24.34	0.52	98	27.70	0.53	99	26.27	0.54	99	21.52	0.82	96	22.30	1.57	94
Debt securities 1 year or less	0.70	1.71	33	0.08	1.51	8	0.10	1.56	9	0.11	1.68	10	0.13	1.91	8
Trading assets	25.74	0.59	99	28.87	0.58	99	26.97	0.49	99	36.19	1.01	99	38.74	1.19	99
Total earning assets	89.11	90.76	28	89.21	91.57	20	90.51	91.77	35	90.08	91.05	40	90.43	89.53	62
Non-interest cash and due from depository institutions	0.57	0.98	19	0.68	0.99	23	0.67	0.82	33	1.01	1.07	45	1.26	1.14	60
Other real estate owned	0.01	0.01	66	0.02	0.01	69	0.01	0.01	70	0.03	0.02	71	0.06	0.03	76
All other assets	10.32	8.19	76	10.11	7.39	81	8.82	7.35	68	8.90	7.82	67	8.31	9.27	38
<b>Memoranda</b>															
Short-term investments	42.53	6.75	99	41.57	12.31	96	43.33	11.47	97	33.91	11.17	93	34.70	7.63	94
U.S. Treasury securities	6.06	1.98	84	3.24	1.18	81	3.44	1.47	80	4.16	0.84	89	2.42	1.03	76
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	0.01	12.93	1	0.05	13.46	2	0.04	14.14	1	0.06	11.75	3	0.08	11.44	3
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.12	0.51	45	0.16	0.51	47	0.18	0.53	46	0.18	0.42	51	0	0.39	9
Loans held-for-sale	1.08	0.30	89	1.04	0.50	81	1.40	0.55	83	0.79	0.52	74	1.22	0.39	85
Loans held for investment	14.57	63.03	3	14.60	58.34	3	15.49	58.06	3	15.22	61.72	3	13.54	63.50	3
Real estate loans secured by 1-4 family	1.08	12.79	6	1.19	11.57	7	1.33	11.46	7	1.16	11.91	8	1.39	13.29	10
Revolving	0	1.52	6	0	1.44	6	0	1.42	6	0	1.66	6	0	2.07	8
Closed-end, secured by first liens	1.08	10.86	8	1.18	9.73	9	1.32	9.67	9	1.14	9.81	10	1.37	10.69	11
Closed-end, secured by junior liens	0	0.19	10	0	0.19	10	0	0.17	9	0.02	0.22	14	0.02	0.28	16
Commercial real estate loans	0.83	24.89	4	0.76	22.35	4	1.01	22.69	4	0.86	22.22	6	1.02	22.23	8
Construction and land development	0.24	3.92	9	0.35	3.40	10	0.30	3.34	9	0.35	3.40	13	0.34	3.44	15
Multifamily	0.05	3.87	4	0.06	3.32	4	0.11	3.57	4	0.11	3.12	6	0.03	3.01	7
Nonfarm nonresidential	0.54	15.73	5	0.35	14.65	3	0.61	14.57	6	0.40	14.72	5	0.65	14.69	9
Real estate loans secured by farmland	0	0.34	24	0	0.35	22	0	0.30	22	0	0.33	25	0	0.36	22

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Peer #

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	13.34	62.29	4	13.82	60.51	4	15.09	61.05	4	14.29	57.15	6	18.86	57.46	8
Real estate loans secured by 1-4 family	6.93	20.65	12	7.62	20	15	7.85	19.86	16	7.25	19.43	15	9.44	20.75	18
Revolving	0.02	2.39	8	0.03	2.47	9	0.02	2.43	7	0.01	2.64	7	0.03	3.15	10
Closed-end	6.91	18.01	17	7.60	17.35	21	7.83	17.24	22	7.24	16.59	18	9.41	17.39	23
Commercial real estate loans	5.32	38.12	6	4.84	37.13	6	6	37.86	6	5.37	34.63	6	6.93	33.52	9
Construction and land development	1.56	6.10	21	2.23	5.69	25	1.76	5.65	20	2.19	5.26	25	2.30	5.09	31
1-4 family	0.02	1.40	14	0.30	1.19	33	0.03	1.18	14	0.35	0.93	36	0.48	0.94	47
Other	1.54	4.62	24	1.92	4.46	24	1.73	4.40	22	1.84	4.19	26	1.82	4.02	29
Multifamily	0.33	5.86	4	0.39	5.41	4	0.64	5.78	6	0.71	4.96	9	0.23	4.69	7
Nonfarm nonresidential	3.43	24.30	5	2.23	24.45	4	3.60	24.56	6	2.47	22.93	6	4.40	22.15	10
Owner-occupied	0.17	8.11	8	0.16	8.31	6	0.15	8.29	6	0.28	7.68	9	0.06	7.72	11
Other	3.25	15.95	7	2.07	15.83	5	3.46	15.94	7	2.19	14.95	6	4.34	14.34	12
Real estate loans secured by farmland	0.02	0.55	32	0.02	0.61	27	0.02	0.54	31	0.02	0.54	31	0.01	0.55	24
Loans to depository institutions and acceptances of other banks	0.07	0.04	85	0.09	0.03	87	0.10	0.04	88	0.08	0.06	85	0.10	0.11	81
Commercial and industrial loans	19.07	18.37	57	14.46	19.45	36	16.29	18.86	50	17.28	22.17	33	19.31	19.53	56
Loans to individuals	12.31	6.24	78	7.95	6.58	69	8.99	6.24	73	7.53	6.13	67	7.45	7.13	63
Credit card loans	5.71	0.53	92	2.94	0.51	90	3.47	0.53	90	2.53	0.65	88	1.64	0.81	83
Agricultural loans	0.01	0.31	34	0	0.38	27	0	0.34	28	0.01	0.32	27	0.02	0.37	36
Other loans and leases	55.21	8.16	96	63.67	8.42	98	59.52	8.75	97	60.82	9.09	97	54.26	9.85	96
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	28.69	411.16	3	29.75	383.43	3	34.17	391.81	3	27.87	381.27	4	31.81	391.26	5
Real estate loans secured by 1-4 family	14.90	133.66	6	16.41	124.74	7	17.77	126.06	7	14.13	125.03	9	15.92	138.18	8
Revolving	0.05	15.46	6	0.06	15.53	6	0.04	15.44	6	0.01	17.42	6	0.05	21.26	7
Closed-end	14.85	116.59	6	16.35	107.54	8	17.73	108.85	8	14.12	106.14	9	15.88	115.20	9
Commercial real estate loans	11.43	254.65	3	10.42	238.58	3	13.58	245.88	3	10.47	234.65	5	11.69	229.44	8
Construction and land development	3.35	39.81	7	4.79	36.07	11	3.98	35.95	8	4.27	35.62	13	3.88	34.95	12
1-4 family	0.04	9.02	10	0.66	7.44	21	0.06	7.42	12	0.67	6.34	25	0.82	6.61	27
Other	3.31	30.27	9	4.14	28.34	11	3.92	28.11	10	3.60	28.16	12	3.07	27.32	12
Multifamily	0.71	40.47	4	0.84	35.29	3	1.44	38.66	3	1.39	32.74	6	0.38	31.04	7
Nonfarm nonresidential	7.37	161.09	4	4.80	156.30	3	8.16	158.05	3	4.81	155.06	4	7.42	152.10	8
Owner-occupied	0.37	53.43	6	0.35	52.63	5	0.33	52.99	5	0.54	52.37	7	0.10	53.07	9
Other	7	105.96	5	4.45	100.99	3	7.83	102.54	4	4.28	100.54	4	7.32	97.41	8
Real estate loans secured by farmland	0.03	3.36	25	0.04	3.67	24	0.03	3.22	24	0.04	3.44	25	0.02	3.60	20
Loans to depository institutions and acceptances of other banks	0.14	0.26	81	0.19	0.20	84	0.23	0.21	84	0.16	0.28	79	0.17	0.44	72
Commercial and industrial loans	41.01	115.08	11	31.13	116.17	6	36.88	114.45	6	33.70	139.91	7	32.56	122.02	9
Loans to individuals	26.48	35.47	59	17.10	36.56	52	20.34	34.55	58	14.69	37.47	49	12.57	43.51	40
Credit card loans	12.28	2.79	89	6.33	2.58	83	7.85	2.77	85	4.93	3.30	78	2.77	4.34	69
Agricultural loans	0.02	1.73	31	0.01	2.03	26	0.01	1.86	27	0.01	1.88	28	0.03	2.18	30
Other loans and leases	118.76	50.11	85	137.05	47.63	90	134.75	51.06	89	118.61	49.54	87	91.53	52.44	79
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	6.85	30.74	7	5.99	29.25	6	7.27	30.07	6	6.36	27.32	7	8.42	26.45	11
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	14.74	205.31	5	12.89	187.63	3	16.47	195.33	5	12.41	183.76	7	14.20	178.57	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	15.11	262.15	3	13.24	244.92	3	16.80	252.85	3	12.95	240.85	6	14.30	236.10	7

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Peer #

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	42.53	6.75	99	41.57	12.31	96	43.33	11.47	97	33.91	11.17	93	34.70	7.63	94
Liquid assets	74.20	23.63	99	74.28	29.12	99	74.31	29.03	99	75.17	26.22	98	77	22.44	98
Investment securities	6.20	20.98	5	3.45	20.37	5	3.66	21.63	4	4.40	17.85	5	2.50	16.99	5
Net loans and leases	15.34	63.09	2	15.41	58.81	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4
Net loans, leases and standby letters of credit	16.17	63.92	2	16.24	59.61	2	17.52	59.49	2	16.74	62.48	3	15.71	64.84	4
Core deposits	14.43	74.28	1	12.23	75.52	1	13.42	75.71	1	12.15	70.67	3	8.59	63.09	3
Noncore funding	42.75	12.30	96	45.61	10.15	96	46.51	10.30	96	46.04	14.13	95	49.68	19.36	92
Time deposits of \$250K or more	1.26	1.67	48	1.35	1.67	49	1.75	1.58	64	1.01	2.11	27	0.89	2.94	15
Foreign deposits	4.60	0.33	91	5.41	0.33	93	5.50	0.34	93	4.61	0.36	93	3.95	0.43	90
Federal funds purchased and repos	13.06	1.24	97	14.47	1.19	98	14.50	1.23	97	12.74	1.47	96	13.35	1.94	94
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-11.28	0.58	2	-13.24	0.54	1	-11.77	0.54	1	-8.78	0.54	3	-8.95	0.48	4
Commercial paper	0.33	0.02	92	0.33	0.01	93	0.46	0.01	93	0.52	0.01	93	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.34	2.18	69	3.52	0.88	90	3.24	1	88	4.74	1.24	89	5.40	3.01	78
Earning assets that reprice within 1 year	62.11	35.71	94	60.89	38.80	90	63.06	37.37	93	51.81	39.38	82	50.21	39.29	84
Interest-bearing liabilities that reprice within 1 year	4.92	6.79	48	5.11	6.64	51	5.54	6.39	59	3.96	8.20	21	3.89	10.19	11
Long-term debt that reprices within 1 year	5.84	0.38	97	6.06	0.27	97	6.07	0.26	97	7.39	0.47	94	9	0.96	92
Net assets that reprice within 1 year	51.34	27.35	94	49.72	30.83	90	51.46	29.65	93	40.46	29.11	78	37.32	26.63	80
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	1.04	5.89	31	21.48	-3.31	93	15.71	-2.33	90	60.61	3.20	97	87.87	14.45	96
Net short-term noncore funding dependence	-90.90	0.87	1	-90.50	-9.17	3	-90.09	-7.71	2	-55.96	-4.76	4	-65.73	3.38	3
Short-term investment / Short-term noncore funding	180.34	112.63	79	169.22	304.29	37	172.52	273.46	38	149.27	184.19	52	147.67	77.77	78
Liquid assets - short-term noncore funding / Nonliquid assets	196.17	24.05	99	193.26	36.72	99	191.46	36.68	99	211.26	28.18	98	232.59	16.97	98
Net loans and leases / Total deposits	60.54	79.04	13	66.79	73.05	37	66.94	72.79	37	70.20	79.43	26	76.50	90.31	19
Net loans and leases / Core deposits	106.33	86.19	79	126.01	78.83	94	124.08	78.25	93	129	88.34	89	170.04	103.93	92
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.40	-10.05	79	0.23	0.50	46	0.16	0.12	55	0.36	1.57	29	0.16	0.72	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.56	-19.27	90	-0.26	1.06	15	-0.62	-0.25	38	0.66	4.31	6	0.07	1.36	16
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	50.16	26.09	79	10.43	13.65	54	8.71	14.28	48	10.29	11.38	57	23.34	12.67	71
Available-for-sale securities	49.82	71.92	20	89.50	84.59	45	91.22	83.77	53	89.66	87.23	43	76.56	85.40	29
U.S. Treasury securities	97.81	9.62	99	93.89	6.01	99	93.86	6.70	99	94.41	4.72	97	96.86	6.15	99
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	0.17	62.34	1	1.33	66.09	2	1.21	66.54	1	1.44	66.64	2	3.04	67.43	3
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	2	3.02	54	4.71	3.01	72	4.87	3.08	73	4.10	3.01	71	0	2.94	9
Mutual funds and equity securities	0.02	0.27	33	0.07	0.29	42	0.07	0.29	43	0.05	0.35	39	0.10	0.40	44
Debt securities 1 year or less	11.37	9.28	67	2.33	8.18	23	2.84	7.78	29	2.42	10.55	19	5.06	11.86	32
Debt securities 1 to 5 years	83.67	20.14	98	82.26	17.39	98	82.43	18.25	98	75.36	17.03	99	68.37	17.94	95
Debt securities over 5 years	4.94	68.28	1	15.33	72.07	4	14.66	71.11	3	22.17	69.86	5	26.47	66.02	12
Pledged securities	33.95	31.26	57	20.90	33.37	35	15.45	32.26	27	3.19	35.67	10	0	30.57	2
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	10.30	-40.81	87	61.70	64.27	60	60.84	27.98	71	14.46	183.32	17	-12.89	26.69	22
Investment securities	93.87	11.76	94	11.13	32.48	32	4.61	31.36	17	106.40	23.62	93	86.30	11.75	94
Core deposits	27.23	4.57	90	27.73	16.96	85	38.96	16.94	88	65.63	26.88	92	19.57	11.23	78
Noncore funding	1.05	36.20	28	30.48	-21.64	95	27.17	-14.79	92	8.54	-12.18	74	11.40	6.59	65

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### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			316,014,000	228,452,000	224,379,000
Commit: Secured commercial real estate loans	2,922,000	5,337,000	5,652,000	4,060,000	3,609,000
Commit: Unsecured real estate loans	678,000	264,000	522,000	260,000	436,000
Credit card lines (reported semiannually, June/Dec)			33,967,000	21,640,000	13,669,000
Securities underwriting	0	536,000	1,114,000	360,000	820,000
Standby letters of credit	12,934,000	12,026,000	12,728,000	12,377,000	10,882,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	18,237,000	22,353,000	19,734,000	29,808,000	26,737,000
Credit derivatives - notional amount (holding company as guarantor)	557,614,000	564,925,000	510,235,000	515,831,000	522,514,000
Credit derivatives - notional amount (holding company as beneficiary)	620,907,000	612,878,000	570,543,000	559,384,000	581,761,000
Credit derivative contracts w/ purchased credit protection-investment grade	885,782,000	915,765,000	801,031,000	803,987,000	674,967,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	421,801,000	524,718,000	537,553,000	408,615,000	457,986,000
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	2,688,891,000	3,324,122,000	2,794,091,000	3,241,598,000	2,911,572,000
Written options contracts (interest rate)	4,949,687,000	4,970,874,000	4,788,784,000	4,943,290,000	5,766,406,000
Purchased options contracts (interest rate)	5,589,511,000	5,036,364,000	4,477,598,000	5,066,608,000	5,791,850,000
Interest rate swaps	18,301,410,000	17,452,829,000	19,795,311,000	15,530,168,000	15,533,295,000
Futures and forward foreign exchange	3,124,203,000	3,695,477,000	3,826,940,000	3,208,100,000	3,152,627,000
Written options contracts (foreign exchange)	409,603,000	417,798,000	393,705,000	430,353,000	436,806,000
Purchased options contracts (foreign exchange)	441,860,000	444,998,000	411,631,000	461,920,000	450,841,000
Foreign exchange rate swaps	2,016,281,000	1,918,198,000	1,997,933,000	1,878,044,000	1,833,605,000
Commodity and other futures and forward contracts	459,926,000	435,347,000	422,859,000	320,765,000	316,453,000
Written options contracts (commodity and other)	942,643,000	962,625,000	788,268,000	731,534,000	772,024,000
Purchased options contracts (commodity and other)	926,559,000	937,283,000	787,406,000	740,200,000	781,419,000
Commodity and other swaps	733,409,000	881,745,000	878,018,000	740,845,000	705,257,000

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							21.59	22.78	52	19.64	22.01	50	22.60	23.52	55
Standby letters of credit	0.83	0.66	72	0.83	0.66	72	0.87	0.65	72	1.06	0.71	75	1.10	0.84	73
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	1.17	0.08	93	1.55	0.10	92	1.35	0.10	92	2.56	0.18	93	2.69	0.40	91
Credit derivatives - notional amount (holding company as guarantor)	35.84	0.27	99	39.14	0.24	99	34.85	0.24	99	44.35	0.35	99	52.62	0.42	99
Credit derivatives - notional amount (holding company as beneficiary)	39.90	0.17	99	42.47	0.18	99	38.97	0.18	99	48.10	0.30	99	58.59	0.52	99
Credit derivative contracts w/ purchased credit protection-investment grade	56.93	0.20	99	63.45	0.18	99	54.72	0.18	99	69.13	0.25	99	67.97	0.30	99
Credit derivative contracts w/ purchased credit protection-noninvest grade	27.11	0.19	97	36.36	0.13	99	36.72	0.13	99	35.13	0.30	97	46.12	0.45	97
<b>Derivative contracts</b>	2,608.24	44.74	98	2,804.64	47.31	98	2,825.33	46.30	99	3,206.55	48.62	99	3,872.34	68.47	98
Interest rate contracts	2,026.33	32.78	98	2,133	35.15	99	2,175.96	32.46	99	2,474.69	34.36	99	3,021.47	47.31	98
Interest rate futures and forward contracts	172.81	3.53	96	230.32	4.39	96	190.85	3.25	97	278.72	6.21	97	293.21	10.67	96
Written options contracts (interest rate)	318.10	1.49	99	344.43	1.69	99	327.10	1.41	99	425.03	2.18	99	580.71	2.47	98
Purchased options contracts (interest rate)	359.22	1.57	98	348.96	1.29	99	305.85	1.31	99	435.63	1.46	99	583.27	2.65	98
Interest rate swaps	1,176.19	23.04	98	1,209.28	20.27	98	1,352.15	20.49	99	1,335.31	20.83	99	1,564.29	28.86	98
Foreign exchange contracts	385.09	6.65	96	448.75	6.12	96	452.89	6.30	96	514.03	6.01	96	591.53	10.12	95
Futures and forward foreign exchange contracts	200.79	4.26	97	256.05	3.76	98	261.40	3.78	98	275.84	3.47	98	317.49	5.23	98
Written options contracts (foreign exchange)	26.32	0.04	97	28.95	0.04	97	26.89	0.04	97	37	0.03	97	43.99	0.05	97
Purchased options contracts (foreign exchange)	28.40	0.04	97	30.83	0.04	97	28.12	0.04	97	39.72	0.04	97	45.40	0.08	97
Foreign exchange rate swaps	129.58	0.85	96	132.91	0.76	96	136.47	0.76	96	161.48	0.77	96	184.65	2.03	96
Equity, commodity, and other derivative contracts	196.82	1.18	98	222.90	0.91	98	196.49	0.92	98	217.82	1.86	99	259.33	3.32	99
Commodity and other futures and forward contracts	29.56	0.09	98	30.16	0.07	98	28.88	0.07	98	27.58	0.14	98	31.87	0.19	99
Written options contracts (commodity and other)	60.58	0.41	97	66.70	0.31	98	53.84	0.32	97	62.90	0.52	97	77.75	0.98	97
Purchased options contracts (commodity and other)	59.55	0.31	98	64.94	0.21	99	53.78	0.21	99	63.64	0.37	98	78.69	0.94	98
Commodity and other swaps	47.13	0.31	98	61.09	0.30	99	59.97	0.31	99	63.70	0.32	99	71.02	0.38	99
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							148.44	44.98	94	140.11	42.82	93	167.46	45.53	95

BHC Name

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**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	40,583,983,000	40,477,660,000	41,362,544,000	37,293,425,000	38,452,155,000
Interest rate contracts	31,529,499,000	30,784,189,000	31,855,784,000	28,781,664,000	30,003,123,000
Foreign exchange contracts	5,991,947,000	6,476,471,000	6,630,209,000	5,978,417,000	5,873,879,000
Equity, commodity, and other contracts	3,062,537,000	3,217,000,000	2,876,551,000	2,533,344,000	2,575,153,000
<b>Derivatives Position</b>					
Futures and forwards	6,273,020,000	7,454,946,000	7,043,890,000	6,770,463,000	6,380,652,000
Written options	6,301,933,000	6,351,297,000	5,970,757,000	6,105,177,000	6,975,236,000
Exchange-traded	1,554,993,000	1,130,968,000	1,143,719,000	1,419,563,000	1,984,464,000
Over-the-counter	4,746,940,000	5,220,329,000	4,827,038,000	4,685,614,000	4,990,772,000
Purchased options	6,957,930,000	6,418,645,000	5,676,635,000	6,268,728,000	7,024,110,000
Exchange-traded	2,384,645,000	1,562,001,000	1,012,686,000	1,738,260,000	2,088,979,000
Over-the-counter	4,573,285,000	4,856,644,000	4,663,949,000	4,530,468,000	4,935,131,000
Swaps	21,051,100,000	20,252,772,000	22,671,262,000	18,149,057,000	18,072,157,000
Held for trading	40,292,091,000	40,238,212,000	41,114,188,000	37,087,992,000	38,304,707,000
Interest rate contracts	31,258,158,000	30,568,419,000	31,629,969,000	28,592,109,000	29,869,165,000
Foreign exchange contracts	5,972,074,000	6,453,779,000	6,608,793,000	5,962,595,000	5,860,435,000
Equity, commodity, and other contracts	3,061,859,000	3,216,014,000	2,875,426,000	2,533,288,000	2,575,107,000
Non-traded	291,892,000	239,448,000	248,356,000	205,433,000	147,448,000
Interest rate contracts	271,341,000	215,770,000	225,815,000	189,555,000	133,958,000
Foreign exchange contracts	19,873,000	22,692,000	21,416,000	15,822,000	13,444,000
Equity, commodity, and other contracts	678,000	986,000	1,125,000	56,000	46,000
Derivative contracts (excluding futures and FX 14 days or less)	48,265,708,000	46,217,390,000	50,630,315,000	41,241,737,000	40,729,159,000
One year or less	40,318,367,000	38,122,587,000	41,297,470,000	33,258,503,000	33,020,259,000
Over 1 year to 5 years	5,084,560,000	4,836,434,000	6,097,064,000	4,919,816,000	4,842,698,000
Over 5 years	2,862,781,000	3,258,369,000	3,235,781,000	3,063,418,000	2,866,202,000
Gross negative fair value (absolute value)	536,198,000	438,108,000	417,389,000	525,594,000	407,217,000
Gross positive fair value	561,025,000	466,573,000	444,393,000	553,224,000	422,016,000
Held for trading	559,784,000	465,307,000	443,347,000	551,873,000	418,801,000
Non-traded	1,241,000	1,266,000	1,046,000	1,351,000	3,215,000
Current credit exposure on risk-based capital derivative contracts	91,489,000	178,116,000	90,892,000	177,863,000	147,120,000
Credit losses on derivative contracts	61,000	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	287,000	140,000	188,000	258,000	333,000
90+ days past due	391,000	182,000	307,000	85,000	24,000

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## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	77.69	93.95	15	76.05	94.10	12	77.02	94.17	14	77.18	94.10	14	78.03	93.44	17
Foreign exchange contracts .....	14.76	3.10	88	16	3.22	87	16.03	3.47	88	16.03	3.49	87	15.28	3.20	87
Equity, commodity, and other contracts .....	7.55	1.15	89	7.95	1.21	89	6.95	1.14	88	6.79	1.17	88	6.70	1.64	87
<b>Futures and forwards .....</b>															
Written options .....	15.46	9.12	76	18.42	12.59	70	17.03	11.16	72	18.15	14.05	65	16.59	13.49	66
Exchange-traded .....	15.53	5.29	85	15.69	7.18	80	14.44	6.28	81	16.37	8.18	79	18.14	5.91	88
Over-the-counter .....	3.83	0.14	96	2.79	0.11	94	2.77	0.12	95	3.81	0.14	96	5.16	0.15	95
Purchased options .....	11.70	4.93	83	12.90	6.91	76	11.67	5.96	78	12.56	7.73	78	12.98	5.10	83
Exchange-traded .....	17.14	4.14	88	15.86	3.41	91	13.72	3.27	88	16.81	3.42	92	18.27	4.42	89
Over-the-counter .....	5.88	0.14	96	3.86	0.12	96	2.45	0.12	94	4.66	0.15	96	5.43	0.28	93
Swaps .....	11.27	3.58	85	12	3.01	87	11.28	2.87	87	12.15	2.86	88	12.83	3.35	87
Held for trading .....	51.87	77.96	19	50.03	71.71	22	54.81	74.26	21	48.67	68.76	25	47	69.75	23
<b>Interest rate contracts .....</b>															
Foreign exchange contracts .....	99.28	38.03	92	99.41	40.70	90	99.40	40.42	89	99.45	43.53	91	99.62	44.16	92
Equity, commodity, and other contracts .....	77.02	31.70	78	75.52	34.66	77	76.47	34.15	76	76.67	36.62	76	77.68	37.24	76
<b>Foreign exchange contracts .....</b>															
Equity, commodity, and other contracts .....	14.72	1.66	91	15.94	1.55	92	15.98	1.68	92	15.99	1.60	92	15.24	1.60	91
<b>Equity, commodity, and other contracts .....</b>															
Non-traded .....	7.54	0.57	93	7.95	0.61	93	6.95	0.60	91	6.79	0.68	92	6.70	0.83	91
<b>Non-traded .....</b>															
Interest rate contracts .....	0.72	61.97	7	0.59	59.30	9	0.60	59.58	10	0.55	56.47	8	0.38	55.84	7
Foreign exchange contracts .....	0.67	57.96	9	0.53	56.22	9	0.55	56.71	10	0.51	53.82	10	0.35	52.22	8
Equity, commodity, and other contracts .....	0.05	0.39	70	0.06	0.36	70	0.05	0.40	69	0.04	0.46	70	0.03	0.34	69
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	0	0.10	79	0	0.11	79	0	0.09	79	0	0.10	75	0	0.13	76
Over 1 year to 5 years .....	118.93	93.16	94	114.18	91.91	94	122.41	92.53	95	110.59	91.48	89	105.92	93.86	89
Over 5 years .....	99.35	37.29	90	94.18	27.90	92	99.84	27.56	96	89.18	32.05	89	85.87	32.17	87
Gross negative fair value (absolute value) .....	12.53	22.61	31	11.95	29.78	25	14.74	27.01	28	13.19	27.06	29	12.59	30.45	26
Gross positive fair value .....	7.05	26.09	29	8.05	29.19	23	7.82	29.89	24	8.21	29.56	23	7.45	28.09	24
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.32	2.48	24	1.08	1.18	54	1.01	0.98	53	1.41	1.55	56	1.06	0.83	63
Gross positive fair value (X) .....	1.38	2.55	33	1.15	1.59	32	1.07	1.34	36	1.48	2.23	30	1.10	1.19	50
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	4.91	0.10	98	4.27	0.05	99	3.91	0.04	99	5.67	0.07	99	4.77	0.06	99
Gross positive fair value (X) .....	5.14	0.10	98	4.55	0.06	99	4.16	0.05	99	5.97	0.09	99	4.94	0.07	99
Held for trading (X) .....	5.13	0.06	98	4.54	0.05	99	4.15	0.04	99	5.95	0.07	99	4.90	0.06	99
Non-traded (X) .....	0.01	0.02	52	0.01	0.01	65	0.01	0.01	62	0.01	0.02	62	0.04	0.01	90
Current credit exposure (X) .....	0.84	0.06	98	1.74	0.05	99	0.85	0.04	99	1.92	0.06	99	1.72	0.05	98
Credit losses on derivative contracts .....	0.06	0	99	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0.26	0	99	0.14	0	99	0.18	0	99	0.28	0	99	0.39	0	99
90+ days past due .....	0.36	0	99	0.18	0	99	0.29	0	99	0.09	0	99	0.03	0	99
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	13.29	0.70	98	26.83	0.59	99	13.30	0.46	98	30.80	0.85	99	26.10	0.73	98

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### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	3,573,000	3,874,000	3,874,000	1,441,000	1,066,000
Gross losses	594,000	323,000	529,000	1,227,000	637,000
Write-downs, transfers to loans held-for-sale	8,000	49,000	75,000	240,000	133,000
Recoveries	111,000	72,000	121,000	80,000	17,000
Net losses	483,000	251,000	408,000	1,147,000	620,000
Provision for loan and lease losses	1,777,000	-281,000	120,000	2,853,000	990,000
Adjustments	-21,000	-10,000	-13,000	727,000	5,000
Ending balance	4,846,000	3,332,000	3,573,000	3,874,000	1,441,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.15	0.09	78	-0.03	-0.12	68	0.01	-0.09	77	0.25	0.51	19	0.10	0.15	42
Provision for loan and lease losses / Average loans and leases	0.96	0.16	94	-0.18	-0.21	44	0.06	-0.16	82	1.75	0.82	91	0.74	0.24	90
Provision for loan and lease losses / Net loan and lease losses	367.91	151.30	75	-111.95	-65.12	43	29.41	-105.48	69	248.74	487.86	33	159.68	130.58	74
Allowance for loan and lease losses / Total loans and leases not held for sale	2.14	1.17	92	1.58	1.32	75	1.58	1.23	80	2.19	1.58	81	1.07	0.83	78
Allowance for loan and lease losses / Total loans and leases	1.99	1.15	90	1.48	1.30	69	1.44	1.20	74	2.08	1.55	80	0.98	0.81	70
Allowance for loan and lease losses / Net loans and leases losses (X)	7.52	38.64	27	9.96	17.40	46	8.76	21.39	35	3.38	11.58	14	2.32	8.03	19
Allowance for loan and lease losses / Nonaccrual assets	99.26	428.13	7	56.39	330.05	4	60.98	364.13	4	54.55	299.17	3	33.31	218.72	4
ALLL / 90+ days past due + nonaccrual loans and leases	93.53	320.87	11	52.68	271.93	6	57.35	287.08	6	53.51	244.34	7	24.92	151.73	5
Gross loan and lease losses / Average loans and leases	0.32	0.16	82	0.21	0.20	60	0.25	0.19	70	0.75	0.34	88	0.48	0.28	80
Recoveries / Average loans and leases	0.06	0.07	50	0.05	0.08	38	0.06	0.08	41	0.05	0.07	40	0.01	0.08	12
Net losses / Average loans and leases	0.26	0.09	87	0.16	0.12	66	0.19	0.11	74	0.70	0.27	90	0.46	0.21	87
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	91	0.02	0	98	0.04	0	97	0.15	0	98	0.10	0	98
Recoveries / Prior year-end losses	20.98	34.26	26	5.87	25.09	11	9.86	34.67	12	12.56	33.98	9	4.38	36.22	5
Earnings coverage of net loan and lease losses (X)	28.40	36.38	53	86.96	26.30	87	66.87	39.72	75	13.44	22.91	52	19.06	24.40	60
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans	0.01	-0.01	76	0	0.02	45	0.01	0.02	52	0.01	0.04	35	0.18	0.01	97
Real estate loans secured by 1-4 family	0	-0.02	72	0	-0.01	63	0	-0.02	70	0	0.01	46	0	0.01	42
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.01	70	0	-0.01	66	0	-0.01	67	0	0	48	0	0	45
Commercial real estate loans	0.02	0	82	0	0.04	33	0.01	0.04	57	0.03	0.07	47	0	0.01	38
Construction and land development	0	-0.02	73	0	0.01	64	0.02	0	86	0.07	0	88	0	-0.01	60
1-4 family	0	0	59	0	0	57	0.02	0	96	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0.07	0	90	0	-0.01	61
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.03	0	83	0	0.05	34	0.01	0.05	48	0	0.11	14	0	0.02	38
Owner-occupied	0.03	0	96	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0.01	53	0	0.04	37	0.01	0.04	58	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.53	0.11	94	0.34	0.19	75	0.41	0.17	85	2.35	0.47	94	0.80	0.37	84
Loans to individuals	1.33	0.76	81	1.15	0.72	77	0.92	0.71	68	2.11	1.13	80	3.01	1.17	88
Credit card loans	2.55	1.94	67	1.87	2.27	41	1.60	1.84	38	1.62	2.92	26	0.25	3.11	12
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.13	15	0.01	0.09	52	0.02	0.10	51	0.08	0.15	59	0.02	0.15	42

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	975,000	745,000	1,259,000	789,000	664,000
90+ days past due loans and leases	299,000	416,000	371,000	138,000	1,456,000
Nonaccrual loans and leases	4,882,000	5,909,000	5,859,000	7,102,000	4,326,000
Total past due and nonaccrual loans and leases	6,156,000	7,070,000	7,489,000	8,029,000	6,446,000
Restructured 30–89 days past due	4,000	2,000	2,000	2,000	0
Restructured 90+ days past due	5,000	1,000	2,000	2,000	0
Restructured nonaccrual	239,000	345,000	302,000	344,000	261,000
Total restructured loans and leases	248,000	348,000	306,000	348,000	261,000
30–89 days past due loans held for sale	494,000	498,000	851,000	544,000	301,000
90+ days past due loans held for sale	62,000	245,000	228,000	39,000	5,000
Nonaccrual loans held for sale	1,515,000	1,446,000	1,595,000	1,366,000	650,000
Total past due and nonaccrual loans held for sale	2,071,000	2,189,000	2,674,000	1,949,000	956,000
Restructured loans and leases in compliance	27,000	16,000	22,000	2,000	0
Other real estate owned	143,000	258,000	207,000	320,000	554,000
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases	0.40	0.33	69	0.33	0.29	66	0.51	0.32	78	0.42	0.39	67	0.45	0.43	64
90+ days past due loans and leases	0.12	0.10	72	0.18	0.09	83	0.15	0.10	77	0.07	0.12	60	0.99	0.15	93
Nonaccrual loans and leases	2	0.37	97	2.62	0.54	99	2.37	0.46	98	3.81	0.66	99	2.95	0.51	99
90+ days past due and nonaccrual loans and leases	2.13	0.52	93	2.80	0.68	96	2.52	0.62	96	3.89	0.85	97	3.95	0.71	97
30–89 days past due restructured	0	0.01	50	0	0.01	47	0	0.01	47	0	0.01	40	0	0.01	13
90+ days past due restructured	0	0.01	75	0	0	68	0	0	70	0	0.01	67	0	0.01	29
Nonaccrual restructured	0.10	0.09	61	0.15	0.12	68	0.12	0.10	62	0.18	0.13	71	0.18	0.14	65
30–89 days past due loans held for sale	0.20	0	98	0.22	0	98	0.34	0	99	0.29	0	99	0.21	0	99
90+ days past due loans held for sale	0.03	0	92	0.11	0	96	0.09	0	95	0.02	0	91	0	0	90
Nonaccrual loans held for sale	0.62	0	99	0.64	0	98	0.64	0	98	0.73	0.01	99	0.44	0	98
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets	0.40	0.33	69	0.33	0.29	66	0.51	0.32	78	0.42	0.40	67	0.45	0.43	64
90+ days past due assets	0.12	0.10	72	0.18	0.09	83	0.15	0.10	77	0.07	0.12	60	0.99	0.15	93
Nonaccrual assets	2	0.37	97	2.62	0.55	99	2.37	0.47	98	3.81	0.67	99	2.95	0.53	99
30+ days past due and nonaccrual assets	2.53	0.89	90	3.13	1	93	3.03	0.97	94	4.31	1.29	96	4.40	1.19	95
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.33	0.33	63	0.44	0.40	66	0.43	0.36	68	0.62	0.52	67	0.58	0.44	69
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.35	60	0.46	0.42	63	0.44	0.37	67	0.65	0.55	68	0.64	0.48	73
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.33	0.38	55	0.43	0.48	48	0.42	0.41	61	0.64	0.60	58	0.49	0.53	51
Allowance for loan and lease losses	104.44	55.46	87	185.65	67.85	90	170.50	62.64	91	191.74	66.66	93	338.65	115.41	92
Equity capital + allowance for loan and lease losses	4.08	3.63	61	5.64	4.12	75	5.37	3.60	78	7.44	4.97	81	5.32	4.28	68
Tier 1 capital + allowance for loan and lease losses	4.44	3.90	64	5.84	4.89	69	5.52	4.30	71	7.69	6.05	69	5.62	5.65	55
Loans and leases + other real estate owned	2.08	0.61	92	2.74	0.82	94	2.46	0.71	95	3.98	0.97	96	3.32	0.85	96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate																
	30–89 days past due	2	0.23	98	1.69	0.25	97	2.80	0.26	97	2.34	0.39	98	1.81	0.38	97
	90+ days past due	0.22	0.11	84	0.96	0.12	90	0.64	0.12	88	0.15	0.16	75	5.16	0.16	98
	Nonaccrual	8.20	0.41	99	9.23	0.60	99	8.07	0.52	99	11.55	0.76	99	7	0.46	98
Commercial and industrial																
	30–89 days past due	0.03	0.29	13	0.08	0.24	28	0.01	0.24	8	0.06	0.23	17	0.10	0.31	21
	90+ days past due	0.03	0.06	60	0.13	0.02	93	0.11	0.04	89	0.15	0.03	91	0.03	0.05	58
	Nonaccrual	4.31	0.47	99	7.02	0.65	99	6.10	0.57	99	9.46	0.75	98	6.73	0.83	98
Individuals																
	30–89 days past due	1.01	0.83	71	0.67	0.60	63	0.62	0.63	54	1.05	0.83	72	1.24	0.83	74
	90+ days past due	0.71	0.10	93	0.41	0.08	91	0.39	0.09	89	0.36	0.14	81	0.19	0.17	70
	Nonaccrual	0.17	0.17	56	0.45	0.17	87	0.23	0.17	70	0.54	0.28	81	0.82	0.17	94
Depository institution loans																
	30–89 days past due	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual	20.12	0	97	40.10	0	97	31.50	0	97	47.37	0	97	47.37	0	98
Agricultural																
	30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.27	26	100	0.51	99	100	0.70	99	100	0.49	99	100	0.67	98
Foreign governments																
	30–89 days past due	0	0	50	0	0	50	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.14	43	0	0.17	40	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases																
	30–89 days past due	0.01	0.13	40	0.05	0.11	56	0.05	0.12	59	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.10	0.06	78	0.40	0.13	84	0.17	0.09	78	0.73	0.15	90	0.38	0.13	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	2.80	0.39	96	2.82	0.36	96	4.27	0.46	97	3.94	0.65	97	3.04	0.67	97
	90+ days past due	0	0.22	20	0.08	0.25	63	0	0.24	18	0.27	0.33	77	7	0.31	95
	Nonaccrual	8.18	0.58	98	8.43	0.76	99	8.23	0.71	99	9.91	0.89	99	5.75	0.73	98
Revolving	30-89 days past due	1.75	0.31	98	1.61	0.33	96	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	17.54	0.86	98	3.23	1.05	88	6.52	1.18	90	0	1.13	5	0	1	5
Closed-end	30-89 days past due	2.81	0.41	96	2.82	0.36	96	4.28	0.49	96	3.95	0.65	98	3.05	0.70	95
	90+ days past due	0	0.25	21	0.08	0.27	63	0	0.26	18	0.27	0.38	77	7.02	0.35	95
	Nonaccrual	8.15	0.57	98	8.45	0.71	99	8.23	0.67	99	9.92	0.87	99	5.77	0.70	98
Junior lien	30-89 days past due	0.01	0.01	71	0.01	0.01	66	0.01	0.01	42	0.04	0.02	81	0.01	0.02	46
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.01	0.02	40	0.01	0.04	33	0.01	0.03	37	0.03	0.04	44	0.01	0.04	33
Commercial real estate	30-89 days past due	1.08	0.13	99	0	0.16	4	1.19	0.15	99	0.62	0.26	84	0.39	0.18	85
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	4.32	0.29	99	5.31	0.48	98	3.51	0.38	98	6.77	0.62	99	0.88	0.23	95
Construction and development	30-89 days past due	3.69	0.19	96	0	0.15	18	1.31	0.17	92	1.52	0.28	92	1.19	0.28	90
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	10.82	0.14	99	9.01	0.31	98	9.61	0.20	99	12.85	0.41	98	2.46	0.20	95
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0.14	0.02	92	0.02	0.03	65	0.44	0.06	92
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.08	0.01	89	0.72	0.02	98	0.07	0.01	88	1.57	0.03	99	1.07	0.02	99
Other	30-89 days past due	3.69	0.13	96	0	0.10	21	1.17	0.13	92	1.50	0.22	92	0.74	0.20	88
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	10.74	0.12	99	8.30	0.25	98	9.54	0.16	99	11.28	0.35	98	1.39	0.17	94
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.10	6	0	0.12	5	1.35	0.13	99	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	1.78	0.36	96	2.53	0.58	94	1.16	0.45	89	3.33	0.80	97	0.09	0.28	23
Owner Occupied	30-89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.08	0.12	47	0.16	0.20	48	0.08	0.17	36	0.17	0.27	37	0	0.16	7
Other	30-89 days past due	0	0.05	14	0	0.07	11	1.35	0.08	99	0	0.14	11	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	1.70	0.21	96	2.37	0.31	96	1.08	0.23	92	3.16	0.44	98	0.09	0.10	54
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	1.76	1.22	82	1.34	0.79	85	1.27	0.81	77	1.68	0.95	84	2.57	1.19	91
	90+ days past due	1.47	0.50	93	0.98	0.40	87	0.99	0.45	84	0.98	0.63	69	0.83	0.78	51
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	-28,608,000	-30,331,000	-30,520,000	-26,786,000	-25,919,000
Retained earnings	139,896,000	129,690,000	132,916,000	114,075,000	106,465,000
Accumulated other comprehensive income (AOCI)	-1,872,000	-1,956,000	-2,068,000	-1,434,000	-1,484,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	109,416,000	97,403,000	100,328,000	85,855,000	79,062,000
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	7,699,000	4,178,000	4,039,000	4,424,000	4,400,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	3,010,000	-67,000	35,000	-210,000	-188,000
Subtotal:	98,707,000	93,292,000	96,254,000	81,641,000	74,850,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	98,707,000	93,292,000	96,254,000	81,641,000	74,850,000
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	10,703,000	9,953,000	10,703,000	11,203,000	11,203,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	10,703,000	9,953,000	10,703,000	11,203,000	11,203,000
Less: Additional tier 1 capital deductions	196,000	665,000	191,000	114,000	613,000
Additional tier 1 capital	10,507,000	9,288,000	10,512,000	11,089,000	10,590,000
<b>Tier 1 Capital</b>	109,214,000	102,580,000	106,766,000	92,730,000	85,440,000
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	11,011,000	12,044,000	11,554,000	12,196,000	12,847,000
Non-qualifying capital instruments	0	94,000	94,000	188,000	284,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	4,598,000	2,896,000	3,034,000	3,095,000	1,802,000
Exited advanced approach eligible credit reserves	1,554,000	539,000	449,000	950,000	350,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	15,609,000	15,034,000	14,682,000	15,479,000	14,933,000
Exited advanced approach tier 2 capital before deductions	12,565,000	12,677,000	12,097,000	13,334,000	13,481,000
Less: Tier 2 capital deductions	10,000	52,000	46,000	55,000	8,000
Tier 2 capital	15,599,000	14,982,000	14,636,000	15,424,000	14,925,000
Exited advanced approach tier 2 capital	12,555,000	12,625,000	12,051,000	13,279,000	13,473,000
Total capital	124,813,000	117,562,000	121,402,000	108,154,000	100,365,000
Exited advanced approach total capital	121,769,000	115,205,000	118,817,000	106,009,000	98,913,000
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	1,584,206,000	1,410,655,000	1,467,349,000	1,152,483,000	983,909,000
Less: Deductions from common equity tier 1 capital	8,333,000	5,272,000	4,583,000	4,948,000	5,275,000
Less: Other deductions	3,122,000	482,000	579,000	-302,000	0
Total assets for leverage ratio	1,572,751,000	1,404,901,000	1,462,187,000	1,147,837,000	978,634,000
Total risk-weighted assets	688,566,495	663,936,180	683,936,850	577,498,890	563,574,615
Exited advanced approach total RWA	675,075,000	672,061,000	654,479,000	610,935,000	544,653,000

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	14.34	11.77	85	14.05	12.59	75	14.08	12.37	76	14.14	12.35	82	13.28	12.11	77
Common equity tier 1 capital, column B	14.62	0.26	98	13.88	0.29	98	14.71	0.29	98	13.36	0.30	96	13.74	0.29	98
Tier 1 capital, column A	15.86	12.48	88	15.45	13.31	83	15.62	13.11	83	16.06	13.08	85	15.16	12.78	84
Tier 1 capital, column B	16.18	0.31	98	15.26	0.33	97	16.31	0.34	98	15.18	0.34	96	15.69	0.34	98
Total capital, column A	18.13	14.27	90	17.71	15.21	84	17.76	14.91	86	18.73	15.23	87	17.81	14.36	87
Total capital, column B	18.04	0.34	98	17.14	0.36	98	18.15	0.37	98	17.35	0.39	98	18.16	0.38	98
Tier 1 leverage	6.94	9.22	6	7.30	9.07	7	7.30	8.98	9	8.08	9.13	18	8.73	9.76	21
Supplementary leverage ratio, advanced approaches HCs	5.59	6.74	20	5.56	6.90	12	5.59	6.71	25	6.94	8.72	10	6.21	7.41	27

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	204,000	211,000	212,000	332,000	181,000	-3.32	82.14
Total property and casualty assets	82,000	81,000	77,000	75,000	68,000	1.23	49.09
Reinsurance recoverables (P/C)							
Total life and health assets	122,000	130,000	135,000	257,000	113,000	-6.15	114.04
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
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Total insurance underwriting equity	276,000	269,000	270,000	304,000	295,000	2.60	1.47
Total property and casualty equity	112,000	110,000	111,000	107,000	100,000	1.82	33.33
Total life and health equity	164,000	159,000	159,000	197,000	195,000	3.14	-12.77
Total insurance underwriting net income	6,000	5,000	6,000	9,000	14,000	20.00	-25.00
Total property and casualty	1,000	3,000	4,000	7,000	8,000	-66.67	-75.00
Total life and health	5,000	2,000	2,000	2,000	6,000	150.00	25.00
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Claims and claims adjusted expense reserves (P/C)	5,000	0	5,000	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	138,000	170,000	155,000	262,000	149,000	-18.82	155.56
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3,000	0	0	-1,000	1,000		200.00
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	3,000	0	0	-1,000	1,000		200.00
Premiums	-1,000	1,000	1,000	-1,000	1,000		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	-1,000	1,000	1,000	-1,000	1,000		
Insurance benefits, losses, expenses	-2,000	-120,000	2,000	83,000	-8,000		
Net assets of insurance underwriting subsidiaries	204,000	211,000	213,000	331,000	181,000	-3.32	82.14
Life insurance assets	30,000	38,000	33,000	40,000	59,000	-21.05	-47.37

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0.01	0	86	0.01	0	89	0.01	0	88	0.03	0	93	0.02	0.01	84
Insurance underwriting assets (P/C) / Total insurance underwriting assets	40.20	51.77	51	38.39	53.46	48	36.32	53.11	48	22.59	53.67	46	37.57	51.47	50
Insurance underwriting assets (L/H) / Total insurance underwriting assets	59.80	48.23	48	61.61	46.54	52	63.68	46.89	52	77.41	46.33	53	62.43	48.53	50
Separate account assets (L/H) / Total life assets	0	11.73	43	0	13.15	42	0	13.40	42	0	11.24	43	0	7.26	42
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Insurance activities revenue / Adjusted operating income	0.01	0.36	36	0	0.38	11	0	0.36	11	0	0.41	0	0	0.47	27
Premium income / Insurance activities revenue	-33.33	2.54	1		2.90			2.76			2.84		100	7.32	97
Credit related premium income / Total premium income		32.83		0	31.14	35	0	32.99	34		38.23		0	34.91	29
Other premium income / Total premium income		67.17		100	68.86	65	100	67.01	65		61.77		100	65.09	70
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Insurance underwriting net income / Consolidated net income	0.06	0.02	89	0.03	0.02	88	0.03	0.02	87	0.10	0.03	89	0.17	0.08	86
Insurance net income (P/C) / Equity (P/C)	1.19	15.15	26	3.64	28.21	35	3.60	23.22	29	6.54	15.59	47	8	19.86	42
Insurance net income (L/H) / Equity (L/H)	4.07	177.77	60	1.68	5.51	50	1.26	4.49	41	1.02	3.62	23	3.08	5.13	44
Insurance benefits, losses, expenses / Insurance premiums		4,581.19		-12,000	-364.02	5	200	927.51	78		447.82		-800	233.61	3
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Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	92	0.01	0	93	0.01	0	94	0.03	0	96	0.02	0	91
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.03	12.02	7	0.04	11.72	6	0.03	12	5	0.04	11.03	7	0.07	11.51	8

**Broker-Dealer Activities**

Net assets of broker-dealer subsidiaries (\$000)	884,894,000	930,279,000	909,213,000	744,939,000	643,370,000										
Net assets of broker-dealer subsidiaries / Consolidated assets	56.87	0.55	99	64.46	0.44	99	62.11	0.46	99	64.05	0.75	98	64.79	1.39	98

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### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	48,449,000	48,782,000	50,476,000	48,387,000	39,269,000
Real estate loans	3,133,000	3,254,000	3,469,000	3,681,000	4,834,000
Commercial and industrial loans	20,270,000	15,225,000	19,279,000	13,951,000	12,302,000
Loans to depository institutions and other banks acceptances	147,000	186,000	243,000	97,000	149,000
Loans to foreign governments and institutions	722,000	699,000	699,000	699,000	699,000
Loans to individuals	528,000	872,000	792,000	574,000	407,000
Agricultural loans	10,000	0	0	0	0
Other foreign loans	23,611,000	28,509,000	25,958,000	29,343,000	20,838,000
Lease financing receivables	28,000	37,000	36,000	42,000	40,000
Debt securities	1,926,000	2,342,000	2,608,000	2,100,000	0
Interest-bearing bank balances	104,015,000	90,926,000	119,865,000	81,981,000	63,233,000
Total selected foreign assets	154,390,000	142,050,000	172,949,000	132,468,000	102,502,000
Total foreign deposits	71,565,000	78,130,000	80,494,000	53,561,000	39,198,000
Interest-bearing deposits	70,923,000	77,607,000	79,873,000	53,006,000	38,806,000
Non-interest-bearing deposits	642,000	523,000	621,000	555,000	392,000

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	3.35	0.84	85	2.21	0.63	86	2.40	0.66	85	2.46	0.87	81	3.94	1.25	82
Cost: Interest-bearing deposits	0.80	0.52	85	0.29	0.12	81	0.28	0.14	74	0.80	0.42	82	1.34	1.19	56

#### Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.26			0.18			0.20			5.18		1.01	27.03	71
Commercial and industrial loans	0.74	0.13	90	0.11	0.86	50	0.41	0.79	82	0.61	0.64	72	0.24	0.29	65
Foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50

#### Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	-0.68	20.31	38	19.32	-0.16	74	4.32	6.83	55	23.22	-2.40	80	31.23	22.48	80
Total selected assets	8.69	21.10	59	26.43	3.36	81	30.56	9.48	80	29.23	2.04	80	-5.25	12.40	41
Deposits	-8.40	-2.72	36	47.17	10.74	89	50.28	0.73	92	36.64	3.46	93	23.43	10.36	76

BHC Name

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Peer #

**Servicing, Securitization and Asset Sale Activities—Part 1**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	8,249,000	7,388,000	7,582,000	9,606,000	10,902,000	11.65	144.92
1–4 family residential loans	3,843,000	4,722,000	4,255,000	7,046,000	7,091,000	-18.61	33.86
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	4,406,000	2,666,000	3,327,000	2,560,000	3,811,000	65.27	786.52
Retained credit exposure	139,000	152,000	176,000	177,000	139,000	-8.55	-8.55
1–4 family residential loans	67,000	66,000	67,000	117,000	88,000	1.52	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	72,000	86,000	109,000	60,000	51,000	-16.28	
Unused commitments to provide liquidity (servicer advance)	61,000	38,000	34,000	47,000	50,000	60.53	510.00
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.53	0.51	0.52	0.83	1.10		
1–4 family residential loans	0.25	0.33	0.29	0.61	0.71		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0.28	0.18	0.23	0.22	0.38		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans	8.21	9.38	9.27	10.48	13.27		
Home equity lines	0.02	0.03	0.02	0.01	0.03		
Credit card receivables	5.52	2.85	3.37	2.40	1.53		
Auto loans and other consumer loans	6.38	4.85	5.35	4.76	5.41		
Commercial and industrial loans	18.44	14.01	15.81	16.43	17.97		
All other loans and leases	61.42	68.89	66.19	65.92	61.80		

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	1.69	2.06	2.32	1.84	1.27
1-4 family residential loans	1.74	1.40	1.57	1.66	1.24
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	1.63	3.23	3.28	2.34	1.34
Unused commitments to provide liquidity (servicer advance)	0.74	0.51	0.45	0.49	0.46
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0.13	0.15	0.16	0.19	0.16
Total retained credit exposure and asset sale credit exposure	1.37	1.35	1.50	1.52	1.50

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans	76,000	79,000	71,000	183,000	177,000	-3.80	130.30	
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	45,000	0	1,000	0	0			
Total 30-89 days past due securitized assets	121,000	79,000	72,000	183,000	177,000	53.16	266.67	
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans	133,000	195,000	151,000	395,000	404,000	-31.79	20.91	
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	11,000	0	1,000	0	0			
Total 90+ days past due securitized assets	144,000	195,000	152,000	395,000	404,000	-26.15	30.91	
Total past due securitized assets	265,000	274,000	224,000	578,000	581,000	-3.28	85.31	
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total net losses on securitized assets	0	0	0	0	0			

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	1.98	1.67	1.67	2.60	2.50
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	1.02	0	0.03	0	0
Total 30–89 days past due securitized assets	1.47	1.07	0.95	1.91	1.62
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	3.46	4.13	3.55	5.61	5.70
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.25	0	0.03	0	0
Total 90+ days past due securitized assets	1.75	2.64	2	4.11	3.71
Total past due securitized assets percent of securitized assets	3.21	3.71	2.95	6.02	5.33
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	2.65	2.57	3.81	3.48	2.86
Home equity lines	1.75	1.61	0	0	0
Credit card receivables	1.76	1.34	1.27	1.68	2.57
Commercial and industrial loans	0.03	0.08	0.01	0.06	0.10
All other loans and leases	0.17	0.08	0.17	0.11	0.14
Total managed loans past due 30–89 days	0.44	0.35	0.52	0.50	0.53
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.64	0.95	0.64	2.10	6.57
Home equity lines	0	0	0	0	0
Credit card receivables	1.47	0.98	0.99	0.98	0.83
Commercial and industrial loans	0.03	0.13	0.11	0.15	0.03
All other loans and leases	0.05	0.17	0.13	0.01	0.43
Total managed loans past due 90+ days	0.18	0.26	0.21	0.27	1.18
<b>Total Past Due Managed Assets</b>	<b>0.61</b>	<b>0.62</b>	<b>0.73</b>	<b>0.77</b>	<b>1.72</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	2.55	1.87	1.60	1.62	0.25
Commercial and industrial loans	0.53	0.34	0.41	2.35	0.80
All other loans and leases	0.03	0.06	0.06	0.23	0.37
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.26</b>	<b>0.14</b>	<b>0.16</b>	<b>0.59</b>	<b>0.39</b>

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## Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	5,993,000	17,411,000	16,533,000	-1,430,000	-375,000	-65.58	1772.81
Dividends .....	47,000	16,941,000	16,990,000	40,000	63,000	-99.72	-91.05
Interest .....	25,000	-28,000	-35,000	-53,000	22,000		-26.47
Management and service fees .....	0	0	0	0	0		
Other income .....	5,921,000	498,000	-422,000	-1,417,000	-460,000	1088.96	
Income from nonbank subsidiaries .....	-3,027,000	14,088,000	18,942,000	18,632,000	14,236,000		
Dividends .....	158,000	102,000	210,000	3,000	169,000	54.90	-32.48
Interest .....	4,372,000	2,551,000	3,426,000	3,732,000	7,242,000	71.38	29.12
Management and service fees .....	0	0	0	0	0		
Other income .....	-7,557,000	11,435,000	15,306,000	14,897,000	6,825,000		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	2,966,000	31,499,000	35,475,000	17,202,000	13,861,000	-90.58	-68.03
Securities gains (losses) .....	0	121,000	121,000	319,000	181,000	-100.00	
Other operating income .....	3,043,000	979,000	1,180,000	-827,000	-1,871,000	210.83	
Total operating income .....	6,009,000	32,599,000	36,776,000	16,694,000	12,171,000	-81.57	-28.42
<b>Operating Expenses</b>							
Personnel expenses .....	178,000	477,000	794,000	393,000	342,000	-62.68	-20.18
Interest expense .....	3,301,000	2,549,000	3,270,000	4,073,000	5,320,000	29.50	6.90
Other expenses .....	2,545,000	1,516,000	2,261,000	5,101,000	4,578,000	67.88	81.92
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	6,024,000	4,542,000	6,325,000	9,567,000	10,240,000	32.63	27.90
Income (loss) before taxes .....	-15,000	28,057,000	30,451,000	7,127,000	1,931,000		
Applicable income taxes (credit) .....	-1,241,000	-254,000	-551,000	-696,000	-538,000		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	1,226,000	28,311,000	31,002,000	7,823,000	2,469,000	-95.67	-73.09
Equity in undistributed income of subsidiaries .....	8,709,000	-10,611,000	-9,367,000	1,636,000	5,997,000		425.27
Bank subsidiaries .....	2,779,000	-14,112,000	-13,259,000	1,334,000	1,737,000		256.74
Nonbank subsidiaries .....	5,930,000	3,501,000	3,892,000	302,000	4,260,000	69.38	574.63
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	9,935,000	17,700,000	21,635,000	9,459,000	8,466,000	-43.87	59.88
<b>Memoranda</b>							
Bank net income .....	2,826,000	2,829,000	3,731,000	1,374,000	1,800,000	-0.11	116.72
Nonbank net income .....	6,088,000	3,603,000	4,102,000	305,000	4,429,000	68.97	446.99
Subsidiary holding companys' net income .....	0	0	0	0	0		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	49,791,000	10.35	42,019,000	9.94	44,335,000	10.31	32,084,000	33,178,000	18.50	76.46
Common and preferred stock .....	48,398,000	10.06	41,320,000	9.78	43,021,000	10	31,116,000	30,376,000	17.13	84.30
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	947,000	0.20	286,000	0.07	616,000	0.14	202,000	186,000	231.12	-26.65
Other receivables .....	446,000	0.09	413,000	0.10	698,000	0.16	766,000	2,616,000	7.99	-32.93
Investment in nonbank subsidiaries .....	355,061,000	73.82	351,523,000	83.20	352,769,000	82.01	314,786,000	306,945,000	1.01	20.92
Common and preferred stock .....	85,971,000	17.87	75,995,000	17.99	78,261,000	18.19	75,072,000	67,524,000	13.13	18.43
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	251,637,000	52.32	261,999,000	62.01	258,797,000	60.16	228,792,000	229,185,000	-3.95	19.89
Other receivables .....	17,453,000	3.63	13,529,000	3.20	15,711,000	3.65	10,922,000	10,236,000	29.00	56.30
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	439,000	0.09	769,000	0.18	721,000	0.17	548,000	443,000	-42.91	-2.23
Securities .....	64,889,000	13.49	21,289,000	5.04	25,320,000	5.89	17,146,000	16,660,000	204.80	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	1,000	0	1,000	0	2,000	0	0	0	0.00	
Cash and due from unrelated depository institution .....	66,000	0.01	37,000	0.01	47,000	0.01	26,000	33,000	78.38	37.50
Premises, furnishings, fixtures and equipment .....	558,000	0.12	541,000	0.13	546,000	0.13	519,000	533,000	3.14	203.26
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	10,167,000	2.11	6,340,000	1.50	6,431,000	1.49	4,404,000	4,907,000	60.36	17.67
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	480,972,000	100.00	422,519,000	100.00	430,171,000	100.00	369,513,000	362,699,000	13.83	45.23
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	16,180,000	3.36	11,924,000	2.82	9,478,000	2.20	17,273,000	24,045,000	35.69	-41.58
Borrowings with maturity over 1 year .....	171,310,000	35.62	181,902,000	43.05	191,936,000	44.62	153,638,000	150,730,000	-5.82	0.54
Subordinated notes and debentures .....	11,745,000	2.44	17,140,000	4.06	15,571,000	3.62	18,538,000	16,989,000	-31.48	-26.86
Other liabilities .....	3,687,000	0.77	4,011,000	0.95	4,569,000	1.06	6,847,000	6,761,000	-8.08	19.28
Balance due to subsidiaries and related institutions .....	158,760,000	33.01	101,245,000	23.96	98,691,000	22.94	77,285,000	73,909,000	56.81	474.18
Total liabilities .....	361,682,000	75.20	316,222,000	74.84	320,245,000	74.45	273,581,000	272,434,000	14.38	47.69
Equity Capital .....	119,290,000	24.80	106,297,000	25.16	109,926,000	25.55	95,932,000	90,265,000	12.22	38.24
Perpetual preferred stock (income surplus) .....	10,703,000	2.23	9,953,000	2.36	10,703,000	2.49	11,203,000	11,203,000	7.54	-4.46
Common stock .....	9,000	0	9,000	0	9,000	0	9,000	9,000	0.00	0.00
Common surplus .....	64,510,000	13.41	60,294,000	14.27	60,607,000	14.09	59,147,000	58,078,000	6.99	13.88
Retained earnings .....	139,067,000	28.91	128,631,000	30.44	131,811,000	30.64	112,947,000	106,465,000	8.11	48.01
Accumulated other comprehensive income .....	-1,872,000	-0.39	-1,956,000	-0.46	-2,068,000	-0.48	-1,434,000	-1,484,000		
Other equity capital components .....	-93,127,000	-19.36	-90,634,000	-21.45	-91,136,000	-21.19	-85,940,000	-84,006,000		
Total liabilities and equity capital .....	480,972,000	100.00	422,519,000	100.00	430,171,000	100.00	369,513,000	362,699,000	13.83	45.23
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	112,000	0.02	6,000	0	4,000	0	576,000	48,000	1766.67	180.00
Loans and advances from nonbank subsidiaries .....	153,921,000	32	97,836,000	23.16	95,985,000	22.31	75,573,000	72,393,000	57.33	507.59
Notes payable to subsidiaries that issued TPS .....	939,000	0.20	939,000	0.22	939,000	0.22	939,000	947,000	0.00	-26.06
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	101,046,000	21.01	61,648,000	14.59	54,269,000	12.62	43,954,000	42,537,000	63.91	694.70
Guaranteed loans to banks, nonbanks, and holding companies .....	70,114,000	14.58	64,679,000	15.31	62,758,000	14.59	62,338,000	55,289,000	8.40	63.69

BHC Name

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## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	11.46	11.02	60	23.67	12.52	95	21.26	11.94	94	10.31	7.29	75	9.36	9.68	45
Bank net income / Average equity investment in banks.....	8.26	11.60	15	11	12.35	45	10.35	11.80	44	4.48	7.45	20	6.09	10.51	11
Nonbank net income / Average equity investment in nonbanks.....	9.84	9.71	60	6.23	13.18	41	5.31	13.12	38	0.43	9.75	23	6.75	7.89	60
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	28.44	98.76	12	15.98	96.45	10	17.25	96.79	11	14.53	88.16	12	21.26	82.22	17
Nonbank net income / Parent net income.....	61.28	2.50	97	20.36	3.22	93	18.96	3.40	92	3.22	3.59	69	52.32	5.93	92
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	303.20	18.39	98	297.49	16.51	98	291.33	16.81	98	285.18	20.06	98	301.82	20.43	98
Total debt / Equity capital.....	167.02	12.61	98	198.47	11.37	98	197.39	11.71	98	197.48	14.41	98	212.45	14.31	98
Total debt + notes payable to subs that issued TPS / Equity capital.....	167.80	14.76	98	199.35	13.41	98	198.25	13.63	98	198.46	16.67	98	213.49	16.36	98
Total debt + Loans guaranteed for affiliate / Equity capital.....	225.79	12.68	98	259.32	11.46	98	254.48	11.77	98	262.46	14.68	98	273.70	14.56	98
Total debt / Equity capital – excess over fair value.....	167.02	12.75	98	198.47	11.47	98	197.39	11.81	98	197.48	14.52	97	212.45	14.51	97
Long-term debt / Equity capital.....	153.45	11.91	98	187.25	10.65	98	188.77	10.95	98	179.48	13.56	98	185.81	13.04	98
Short-term debt / Equity capital.....	13.56	0.48	97	11.22	0.55	97	8.62	0.57	97	18.01	0.77	96	26.64	1.02	97
Current portion of long-term debt / Equity capital.....	84.71	0.09	99	58	0.10	98	49.37	0.06	98	45.82	0.06	99	47.12	0.05	99
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	73.85	39.59	77	77.78	40.69	81	78.69	39.86	80	75.63	34.67	85	75.86	28.44	88
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	112.64	104.01	82	110.37	103.15	84	110.33	103.22	81	110.69	102.81	88	108.46	103.22	76
Total investment in subs / Equity capital.....	339.38	109.29	98	370.23	108.29	99	361.25	108.40	99	361.58	110.16	99	376.80	111.07	98
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	1.14	0.39	79	0.47	0.27	69	0.52	0.29	70	1.08	0.47	76	0.90	0.36	74
Equity investment in subs – equity cap / Net income-div (X).....	1.56	1.15	64	0.52	0.85	48	0.60	1.05	48	1.44	1.82	55	1.20	1.22	56
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	87.58	130.36	31	513.03	152.56	94	416.01	152.85	95	147.19	136.59	63	104.12	177.68	23
Cash from ops + noncash items + op expense / Op expense + dividend.....	-144.46	118.32	3	398.67	155.61	93	282.69	154.48	88	185.08	147.24	75	124.74	190.27	28
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	101.74	105.80	53	101.44	94.59	58	101.89	98.54	53	100.55	134.08	34	100.45	116.34	33
Pretax operating income + interest expense / Interest expense.....	99.55	1,565.66	20	1,200.71	1,645.53	46	1,031.22	1,835.33	40	274.98	2,016.32	19	136.30	1,968.54	11
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	99.55	1,454.22	18	1,181.19	1,896.20	50	1,014.17	1,770.77	40	272.36	1,539.23	19	135.81	1,632.83	9
Dividends + interest from subsidiaries / Interest expense + dividends.....	76.96	150.57	26	439.19	174.48	90	343.18	174.12	89	58.06	150.43	13	100.97	210.80	16
Fees + other income from subsidiaries / Salary + other expenses.....	-60.08	10.18	3	598.75	12.03	99	487.20	11.92	99	245.36	13.95	99	129.37	16.52	97
Net income / Current part of long-term debt + preferred dividends (X).....	0.10	26.99	1	0.29	40.79	3	0.40	47.61	3	0.21	35.64	1	0.20	57.11	3
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	3.56	3.60	57	3.65	3.29	60	3.80	3.44	57	1.21	3.85	40	-1.03	2.64	15
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....	3.64	0.30	92	9.62	0.60	94	2.22	0.17	92	1.46	0.10	93	0.23	0.04	87
Nonaccrual.....	0	0.65	42	0	1.04	44	0	0.92	42	0	1.03	40	0	0.54	40
Total.....	3.64	0.95	84	9.62	1.64	88	2.22	1.09	85	1.46	1.13	87	0.23	0.58	68
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	2.55	0	99	1.91	0	99	0.98	0	99	2.03	0	99	3.85	0	99
To nonbank subsidiaries.....	56.23	0.01	99	58.94	0.03	99	56.11	0.02	99	62.95	0.05	99	57.40	0.10	99
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	58.78	0.01	99	60.85	0.03	99	57.09	0.02	99	64.98	0.05	99	61.25	0.10	99
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	81.74	1.77	99	84.20	1.76	99	82.25	1.76	99	85.07	2.66	97	87.83	5.62	97
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	40.61	0.06	99	41.57	0.07	99	41.83	0.06	99	41.59	0.08	99	44.22	0.19	99

BHC Name

City/State

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	218.52	70.90	94	6.73	69.90	4	8.81	66.37	5	29.89	81.10	15	85.22	57.84	77
Dividends declared / Net income.....	26.97	31.93	37	10.77	27.22	17	12.62	28.27	19	24.72	42.29	27	24.85	33.08	33
Net income – dividends / Average equity.....	8.37	7.51	64	21.13	9.25	94	18.58	8.62	93	7.76	4.14	82	7.03	6.46	56
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	1.75	133.26	22	888.82	160.45	95	622.34	155.92	95	1.71	132.17	16	2.99	178.13	19
Dividends from nonbank subsidiaries.....	5.90	2.76	82	5.35	6.19	70	7.69	4.90	79	0.13	3.41	56	8.03	7.53	76
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	7.65	183.35	14	894.18	213.42	94	630.04	203.53	93	1.84	174.85	6	11.03	260.40	5
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	1.66	43.79	17	598.83	43.30	99	455.37	45.96	99	2.91	60.28	8	3.50	66.55	10
Interest income from bank subsidiaries.....	0.88	0.21	86	-0.99	0.11	0	-0.94	0.11	0	-3.86	0.36	0	1.22	0.54	80
Management and service fees from bank subsidiaries.....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	209.52	0	99	17.60	0	99	-11.31	0	0	-103.13	0	0	-25.56	0	0
Operating income from bank subsidiaries.....	212.07	52.71	98	615.45	48.70	98	443.13	51.33	98	-104.08	62.88	0	-20.83	69.36	0
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	2.60	47.96	33	2.83	66.90	25	5.12	62.63	21	0.98	56.39	34	3.82	82.95	26
Interest income from nonbank subsidiaries.....	71.81	3.25	96	70.80	2.38	95	83.52	2.44	95	1,223.61	7.38	97	163.51	20.25	93
Management and service fees from nonbank subsidiaries.....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	-124.13	0.12	1	317.37	0.11	98	373.14	0.07	98	4,884.26	0.16	98	154.10	1.06	97
Operating income from nonbank subsidiaries.....	-49.72	64.26	1	391.01	94.31	92	461.77	87.22	95	6,108.85	79.84	97	321.43	150.41	82
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	0.78	67.73	22	51.97	72.55	22	46.20	74.16	21	0.24	69.76	18	0.52	67.32	22
Interest income from bank subsidiaries.....	0.42	0.98	74	-0.09	0.27	1	-0.10	0.23	1	-0.32	0.63	1	0.18	0.80	59
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	98.54	0.03	99	1.53	0.03	95	-1.15	0.02	2	-8.49	0.04	1	-3.78	0.03	1
Operating income from bank subsidiaries.....	99.73	81.70	59	53.41	82.68	19	44.96	83.13	17	-8.57	82.20	1	-3.08	78.80	1
Dividends from nonbank subsidiaries.....	2.63	2.90	76	0.31	3.56	57	0.57	3.07	61	0.02	1.95	49	1.39	2.65	65
Interest income from nonbank subsidiaries.....	72.76	0.28	98	7.83	0.20	95	9.32	0.18	95	22.36	0.73	95	59.50	1.19	96
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	-125.76	0	0	35.08	0.01	99	41.62	0.01	99	89.24	0.01	99	56.08	0.04	99
Operating income from nonbank subsidiaries.....	-50.37	4.41	0	43.22	5.69	90	51.51	4.67	92	111.61	4.70	99	116.97	7.29	99
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	952	284.57	86	820.55	152.66	90	1,012.76	158.10	90	440.86	135.13	87	301.27	83.37	88
Loans and advances from subsidiaries / Total debt.....	77.31	27.96	84	46.38	28.03	73	44.24	26.38	73	40.19	27.08	67	37.78	28.33	72